

Andrews University

## Digital Commons @ Andrews University

---

Dissertations

Graduate Research

---

2011

### Beyond the American Dream : Tales of Hispanic Mutimillionaires Who Rose Above Poverty after Immigrating to the United States

Ricardo Norton  
*Andrews University*

Follow this and additional works at: <https://digitalcommons.andrews.edu/dissertations>



Part of the [Growth and Development Commons](#), and the [Latin American Studies Commons](#)

---

#### Recommended Citation

Norton, Ricardo, "Beyond the American Dream : Tales of Hispanic Mutimillionaires Who Rose Above Poverty after Immigrating to the United States" (2011). *Dissertations*. 605.  
<https://digitalcommons.andrews.edu/dissertations/605>

This Dissertation is brought to you for free and open access by the Graduate Research at Digital Commons @ Andrews University. It has been accepted for inclusion in Dissertations by an authorized administrator of Digital Commons @ Andrews University. For more information, please contact [repository@andrews.edu](mailto:repository@andrews.edu).



Seek Knowledge. Affirm Faith. Change the World.

Thank you for your interest in the

**Andrews University Digital Library  
of Dissertations and Theses.**

*Please honor the copyright of this document by  
not duplicating or distributing additional copies  
in any form without the author's express written  
permission. Thanks for your cooperation.*

ABSTRACT

BEYOND THE AMERICAN DREAM: TALES OF HISPANIC  
MULTIMILLIONAIRES WHO ROSE ABOVE  
POVERTY AFTER IMMIGRATING  
TO THE UNITED STATES

by

Ricardo Norton

Chair: Robson Marinho

## ABSTRACT OF GRADUATE STUDENT RESEARCH

Dissertation

Andrews University

School of Education

Title: BEYOND THE AMERICAN DREAM: TALES OF HISPANIC  
MULTIMILLIONAIRES WHO ROSE ABOVE POVERTY AFTER  
IMMIGRATING TO THE UNITED STATES

Name of the researcher: Ricardo Norton

Name and degree of faculty chair: Robson Marinho, Ph.D.

Date completed: December 2011

### Problem

A review of the literature on Hispanics reveals the absence of academic studies on the conditions and life experiences that helped poor Hispanic immigrants become multimillionaires after arriving to the U.S. at 18 years of age and older and without conversational English. Most Hispanic immigrants live in poverty right after arriving to the U.S. and only a few become multimillionaires. A study on how they rose above poverty has the potential to uncovering useful information for other poor immigrants who are still looking who seek financial success. Such study will also add to the larger body of literature information regarding the experiences and factors that contributed to poor immigrants reaching the multimillionaire status.

## Methodology

This qualitative multi case study recruited four Hispanic multimillionaire immigrants who immigrated to the U.S. in poverty and with limited communication skills in the language of the land. Participants were interviewed to uncover their life experiences and the factors that contributed to their financial success. Following the inductive nature of qualitative inquiry for data collection and analysis, once data saturation for each individual case was achieved, a cross-case study was performed to uncover overlapping factors associated with the phenomenon.

## Results

Data analysis uncovered 17 major factors contributing to becoming financially successful in the U.S. Salient among the factors were a progressive non-conformist attitude that led participants to seek more profitable job opportunities. Interviewees also placed education high in among the factors associated with their success. Education prepared them to face challenges analytically and made them marketable in a very competitive job-market. Finally, real estate investment was notoriously conspicuous in the research. The net worth of participants was principally determined by the value of their real estate possessions.

## Conclusion

This research reveals that poor Hispanic immigrants who arrive to the U.S. in poverty and with limited knowledge of English can become multimillionaires. Their human capital, such as mental fortitude, vision, and resolve, made them succeed financially where others failed.

Andrews University

School of Education

BEYOND THE AMERICAN DREAM: TALES OF HISPANIC  
MULTIMILLIONAIRES WHO ROSE ABOVE  
POVERTY AFTER IMMIGRATING  
TO THE UNITED STATES

A Dissertation

Presented in Partial Fulfillment  
of the Requirements for the Degree  
Doctor of Philosophy

by

Ricardo Norton

December 2011

© Copyright by Ricardo Norton 2011  
All Rights Reserved

BEYOND THE AMERICAN DREAM: TALES OF HISPANIC  
MULTIMILLIONAIRES WHO ROSE ABOVE  
POVERTY AFTER IMMIGRATING  
TO THE UNITED STATES

A dissertation  
presented in partial fulfillment  
of the requirements for the degree  
Doctor of Philosophy

by

Ricardo Norton

APPROVAL BY THE COMMITTEE:

---

Chair: Robson Marinho

---

Dean, School of Education  
James R. Jeffery

---

Member: Tevni Grajales

---

Member: Alfonso Valenzuela

---

External: Pedro Navia

---

Date approved



## TABLE OF CONTENTS

LIST OF TABLES .....	vii
ACKNOWLEDGMENTS .....	viii
Chapter	
1. INTRODUCTION .....	1
Background of the Problem .....	3
Statement of the Problem .....	6
Purpose of the Study .....	7
Research Question .....	7
Importance of the Study .....	8
Limitations and Delimitations .....	9
Theoretical Framework .....	10
The Reality of the American Dream .....	12
Hispanic Tales of Wealth .....	13
Hispanic Struggle to Achieve the Dream .....	15
Variables Associated With the Study .....	15
Definition of Terms .....	16
Organization of the Study .....	21
2. LITERATURE REVIEW .....	23
Immigration to the Americas .....	24
Brief Overview of Immigration to the U.S. ....	26
Phases of Immigration .....	28
Immigration Laws .....	29
Immigrants by Generation .....	32
Types of Immigrants .....	33
Hispanic Identity and Growth to the U.S. ....	44
Issues Regarding Hispanic Identity .....	45
Brief Historical Background .....	46
U.S. Census Contribution .....	48
Hispanic or Latino .....	49
Hispanic Growth and Projections .....	50
Immigration and the American Dream .....	52
Meaning and History of the American Dream .....	53
Brief History of the American Dream .....	54
The Reality of the American Dream .....	61

The Future of the American Dream .....	63
Immigration Challenges Associated With the Dream .....	63
Language Barrier .....	65
Hostility and Prejudice .....	70
Social Service Challenges .....	71
Discrimination and Inequality .....	72
Hostility to Wealth .....	76
Deportation and Other Challenges .....	78
Facing Challenges With Optimism .....	79
The American Dream and Poverty .....	80
Nature and Scope of Poverty .....	80
Defining and Measuring Poverty .....	81
Poverty Money and History .....	83
The Scope of Poverty in the U.S. ....	84
Poverty Among Hispanics in the U.S. ....	87
Theories of Poverty .....	89
The Dark Side of Poverty .....	103
Emancipating the Poor Financially .....	106
Success and the Multimillionaire Quest .....	108
The Meaning and Nature of Success .....	108
Financial Success and the American Dream .....	110
Who Is a Multimillionaire? .....	111
Studies on Millionaires .....	112
Social and Human Capital Theories of Success .....	114
Variables Associated With Financial Success .....	117
Financial Success and Human Action .....	118
Financial Success and Sustainability .....	120
Financial Success and Real Estate .....	121
Financial Success and Attitude .....	124
Financial Success and Thriftiness .....	125
Financial Success and Gender .....	126
Financial Success and Cultural Assimilation .....	127
Financial Success and Other Variables .....	134
Financial Success and Education .....	138
Ethnic Enclaves and the Success of Immigrants .....	146
3. METHODOLOGY .....	151
Research Design .....	151
The Nature of the Case Study .....	152
Research Question .....	153
Case Study Designs .....	154
A Multi-case Study Approach .....	155
Validity and Reliability in Qualitative Dissertations .....	158
Validation .....	159
Reliability .....	162

Judging the Validity and Reliability of the Research	164
Procedures for Qualitative Trustworthiness	165
Identification and Selection of Cases	168
Researcher's Role and Preparation	171
Data Collection	172
Pre-interview Data Collection	173
During-interview Data Collection	175
Post-interview Data Collection	176
Data Analysis	178
Data Transcription and Merging	180
Coding and Clustering	181
Interpretation of Findings	183
4. RESULTS	187
Individual Case Narratives and Analysis	188
40 Million Net Worth Participant	189
Land-Ron Incorporation	190
Possessions and Philanthropy	191
Data Coding for 40M	192
15 Million Net Worth Participant	193
Husband's Immigration Narrative	193
Wife's Immigration Narrative	194
The Real-Estate Business	195
Data Coding for 15M	196
10 Million Net Worth Participant	197
A Philosophy of Progression	198
A Dream Come True	199
Awards and Recognitions	200
Giving Back	201
Data Coding for 10M	202
2 Million Net Worth Participant	202
The Valley Fever Disease	203
Tragedy and Extreme Poverty	205
A Decision to Study	205
Bilingual Care Solutions	207
Data Coding for 2M	209
Cross-Case Analysis	209
Individual Analysis of Key Factors	212
High Goals	212
Education	214
Hard Work	215
Learning the Language of the Land	216
Teamwork	217
Street Savvy	217
Cultural Assimilation	218

Real-Estate Investment .....	219
Thriftiness .....	220
Sustainability .....	220
The Future Hispanic Multimillionaire .....	221
5. SUMMARY, CONCLUSION, AND RECOMMENDATIONS .....	226
Summary .....	226
Conclusion .....	229
Recommendations for Practice .....	233
Recommendations for Future Research .....	236
Appendix	
A. INTERVIEW QUESTION SHEET .....	239
B. IRB PROTOCOL .....	241
C. INDIVIDUAL CASE NARRATIVES .....	247
D. INTERVIEW HISTORY .....	301
E. SAMPLE CODING MATRIX .....	302
F. DATA CODING MATRIXES .....	303
G. KEY AUTHORS ON THE SUBJECT .....	320
H. CONTENT NOTES .....	322
REFERENCE LIST .....	330
VITA .....	359

## LIST OF TABLES

1. U.S. Immigration Laws .....	31
2. Historical Growth of Hispanics in the U.S. ....	51
3. Poverty Thresholds for Individual Income .....	82
4. Judging the Validity and Reliability of the Research .....	165
5. Procedures for Qualitative Trustworthiness .....	168
6. Factors That Contributed to the Financial Success of Participants .....	211

## ACKNOWLEDGMENTS

Completing this investigation would not have been possible without the guidance, experience, and concern of several people. I begin by acknowledging Evelina, my sweet wife, who, concerned about my well-being, frequently phoned me and summoned me to get my body out of the computer chair and take a walk around the building.

I acknowledge my colleagues and friends: Robson Marinho, Tevni Grajaes, and Alfonso Valenzuela, who served as dissertation committee members in the same order and provided outstanding guidance during the dissertation process. I acknowledge my dear friend Bonnie Beres, who for years has edited my English documents and Bonnie Proctor's outstanding editorial work as the Andrews University dissertation secretary. I acknowledge the research participants who adjusted their busy schedules to share with me their extraordinary experiences. I acknowledge the Seventh-day Adventist Theological Seminary that paid for the program's tuition. Lastly, I acknowledge "*al pueblo Hispano de los E.U., trabajador, perseverante . . . mi gente*" (The Hispanic people in the U.S., hardworking, persevering . . . my people).

## CHAPTER 1

### INTRODUCTION

This study seeks to understand the conditions and life experiences of poor Hispanic immigrants who became multimillionaires after moving to the U.S. An overview of the history of immigration to the U.S. reveals a variety of reasons why people have moved to this nation. Although many Africans were brought to the country against their will, as slaves, under inhuman conditions, the majority of immigrants have entered the country voluntarily, in search of financial prosperity, religious liberty, and political freedom—pursuing the American Dream.

While it is not clear whether the term “American Dream” (AD) was coined by James Truslow Adams or appropriated by him from someone else, he used it over 30 times in his book *The Epic of America*, which was written in 1931. He stated that the AD is the “dream of a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement” (pp. 214-215).

The lure of the American Dream is one of the reasons why the U.S. is the country in the world that gives the most residential visas and the country where more undocumented immigrants cross borders. Many immigrants move to this country looking for better economic horizons. Studies by Suárez-Orozco, Suárez-Orozco, and Todorova (2008) indicate that the thriving U.S. economy “attracts a huge number” of immigrant workers (p. 4).

Most Hispanics love their countries, but are not satisfied with the limited financial resources and opportunities they have in their native lands. America from its inception has been heralded as a land of liberty, riches, and opportunity. The U.S. proximity to Latin America has lured thousands of Hispanics since the Second World War, who cross its borders, some of them illegally, in search of prosperity in a country that provides liberty and opportunity for all. Unfortunately, the high rate of poverty among Hispanics in America is an indication of how elusive the AD has been for most Hispanics. Janice Fine (2005) affirms that millions of Hispanic immigrants are among low-wage workers in America. A great percentage barely earn enough money for survival and wake up every day in the terrible reality of poverty. Children of poor Hispanics often grow up in austere environments with limited financial means. It is estimated that the poverty rate among children growing up in Hispanic immigrant homes is double that of native-born families in the U.S. (Suárez-Orozco et al., 2008).

Poverty among Hispanic immigrants is contrasted with the financial success of a few outliers who immigrated in poverty and have become multimillionaires. How poor Hispanic immigrants overcame poverty and became multimillionaires is a question that deserves attention in view of the low number of millionaires in the country. In a society largely dependent on money for labor, medical attention, food, transportation, education, and other human necessities, success should include financial prosperity. It is unrealistic to claim success without the means for proper medical attention, education, and food. We live in a world where money is indispensable to living.



## **Background of the Problem**

Most Hispanic immigrants come to the U.S. for the same reasons many European immigrants came during the post-Columbus period, looking for religious-political freedom and financial prosperity. After arriving in the new land, Christopher Columbus, the Genoese navigator, returned to Spain depicting the new continent as a land of incalculable riches and gold (Columbus, 1493). The news of his report spread quickly throughout Europe and soon an avalanche of tracts were produced inviting people to come to America, and millions of immigrants moved to the new continent. Some authors trace this European exodus to America as the beginning of the AD, a dream built on the belief that America had “riches and perfection beyond the sunset” (H. Jones, 1964, p. 4).

A universally accepted definition of the American Dream does not exist; however, most definitions available associate its meaning with freedom, equality, and wealth. The U.S. has been considered from the beginning a land of freedom and opportunity where anyone who is willing to work hard can prosper. For many years, the first glimpse of immigrants entering the country was the Statue of Liberty, symbolizing the freedom, liberty, and prosperity offered to all citizens. Today, immigrants from many parts of the world enter the country for the same reasons.

Gibson and Ogbu (1991) assert that immigrant minorities generally move to other societies because they believe that the move, among other benefits, would lead to “more economic well-being” (p. 8). Most Hispanic immigrants move to the U.S. looking for financial prosperity, but the reality is that poverty among Hispanics is about three times as high as that of non-Hispanic Whites (Padilla, 1997).

Hochschild (1995) argues that though the AD concept is associated with financial prosperity, moving to the U.S. does not guarantee wealth and security. Many immigrants and U.S.-born citizens live in poverty and can be described as pursuing the Dream. Segregated people, pushed to reside in dangerous neighborhoods, dream of living in a safer place where peace and security can be experienced. Hochschild further explains that the poverty and discrimination experienced by certain minorities is what leads them to strive for the AD.

Research by Bernstein (2004, 2009) reveals that the Latino population grew to 37 million in July 2001, surpassing Blacks (36.1 million), and becoming the nation's largest minority group. By July 1, 2003, the U.S. Census reported that Hispanics had reached the 39.9 million mark not including 3.9 million residents of Puerto Rico—Puerto Ricans “collect their own population statistics” (Vidal, Kilty, & Segal, 2000, p. 10). Census estimates reported in 2010 (U.S. Census Bureau, 2010) predict that Hispanics will surpass the 132.8 million mark by the summer of 2050. The same Census reported an estimated Hispanic population of 50.5 million as of July 1, 2009.

Population growth among Hispanics does not match financial growth. A report by the National Poverty Center (2008) at the University of Michigan informs that poverty rates for Hispanics exceed the national average. In 2008, 24.7% of Blacks and 23.2% of Hispanics were poor, compared to 8.6% of non-Hispanic Whites and 11.8% of Asians. Despite the rate of poverty among Hispanics as a group, studies by Zsembik (2000) reveal that some Latino immigrants are flourishing business owners who contribute to the growth of their communities.

This research studied the financial success of a few Hispanic immigrants who arrived to the United States in poverty, at ages 18 or older, without conversational English, and became multimillionaires. The minimal age limit is set because before the age of 18, young people depend on their parents and have the opportunity to receive formal English education in the public school system. Additionally, two thirds of the Hispanics in the U.S. are above that age, representing a great majority of the U.S. Hispanic population (Ramirez, 2002). Although this research concentrates in the study of multimillionaires, in view that the literature on how an individual becomes a millionaire include the experiences of multimillionaires and even billionaires (e.g., Hansen & Allen, 2002), this investigation often applies the concepts and qualities of millionaires to the study of multimillionaires.

No list of Hispanic multimillionaires exists with the characteristics of the sample for this research; but considering their minority status and poverty level as a group, it is probable that the number of Hispanic multimillionaires in the country is lower than more affluent groups. Statistics released by the U.S. Census in 2006 reveal there were a total of 3.5 million U.S. millionaires in 2001, more than a half million of them (572,000) in California (Bergman, 2006). More recent statistics indicate that the number of millionaires has declined to 3 million (Workman, 2008). Nonetheless, America, for decades has led the world with more millionaires followed by Germany with 826,000. Compared to the U.S. population as of November 5, 2009 (307,868,795; U.S. Census, 2009), there is about one millionaire in the country for every 10,000 citizens.

The small number of millionaires in the country indicates that becoming a multimillionaire is an even more difficult accomplishment. This achievement is more

difficult for poor immigrants who enter the country with limited financial resources and skills to communicate in the language of the new land. No academic studies exist of the conditions and life experiences of Hispanic immigrants who became multimillionaires after arriving in the U.S. in poverty. What does it take for a poor Hispanic immigrant to become a multimillionaire? How can a Hispanic immigrant overcome poverty and live the AD? These are some of the questions that were investigated in this research.

### **Statement of the Problem**

How a small number of Hispanic immigrants become multimillionaires after arriving in the U.S. in poverty is a phenomena that deserves attention. Personal review of the literature on Hispanics revealed the absence of academic studies on the conditions and life experiences that helped poor Hispanic immigrants become multimillionaires after arriving in the U.S. at 18 years of age and older and without conversational English.<sup>1</sup> Passel, D’Vera, and Lopez (2011) affirm that Hispanics accounted for more than half of the U.S. population growth during the first decade of the 21<sup>st</sup> century, reaching the staggering mark of 50.5 million in 2010; however, most Hispanics in the country live in poverty and only a few become multimillionaires. A study on how some Hispanics rose above poverty and became multimillionaires informs the larger body of knowledge regarding their experiences and characteristics and forms the basis for the preparation of deliverables to help other poor immigrants overcome poverty.

---

<sup>1</sup>A ProQuest literature review of dissertations and theses in February 2010 unveiled only one entry on millionaires in the context of immigrants to the U.S. Boneno, R. B. (1986). *From migrant to millionaire: The story of the Italian-American in New Orleans, 1880-1910*. Ph.D. Louisiana State University and Agricultural and Mechanical College. The qualitative study traces the reasons, difficulties, and economic developments experienced by Italians in New Orleans between 1880-1910. Another volume associated with the financial success of immigrants was written by Clark (2003). *Immigrants and the American dream: Remaking the middle class*. New York: The Guilford Press. This book offers excellent insight on economic success, but does not address the multimillionaire issue. Other studies are discussed in chapter 2.

### **Purpose of the Study**

This study is devoted to understanding the context and life experiences that contributed to the financial success of poor Hispanic immigrants and to uncover factors that helped them become multimillionaires. The study recruited four qualified participants and interviewed them to obtain in-depth information about the how and what of their financial success. Ultimately, the findings may help individuals, institutions, and organizations in the preparation of deliverables to help poor immigrants overcome poverty.

### **Research Question**

Marshall and Rossman (2006) suggest that, because of the emerging nature of qualitative inquiry and its unique task of uncovering the unexpected and exploring new avenues, “research questions should be general enough to permit exploration but focused enough to delimit the study” (p. 39). Lichtman (2006) adds that qualitative questions “tend to ask why and how rather than what and how many” (p. 29). Qualitative research is generally organized around at least one central research question inquiring about what is most important to understanding the phenomenon. Stake (2006) sees the central research question as “a conceptual infrastructure for building the case” (p. 9). Issue questions, in his opinion, are deeper research questions that might be answered superficially in a few words, but serve “as prompts to deeper reflection” (p. 10).

Miles and Huberman (1994) believe that researchers should ascertain that the questions they posit for a particular investigation should be “researchable” (p. 25). Following the tradition of qualitative research, the questions are open-ended to allow participants to freely express their opinions. As the researcher listens to participants, new

questions may arise, thus “shaping the questions” during the exploration (Creswell, 2007, p. 43).

The central study question for this research is: How does a poor Hispanic immigrant become a multimillionaire and achieve the American Dream? Issue questions aim to investigate social, spiritual, and attitudinal factors associated with the phenomena. Questions, in general, take into account their probing potential, their ability to withdraw insight on the problem, and their ability to be researched. Sample questions to be used during the study include: What is your multimillionaire story? How did you become a multimillionaire? What role did education play in your financial success? Other questions appear in the interview question sheet (see Appendix A).

### **Importance of the Study**

The study of the conditions and life experiences that contributed to the financial success of poor Hispanic immigrants has the potential to reveal factors associated with their success and to provide useful information other poor immigrants may profit from in their struggle with poverty. Poverty among immigrants is an insidious public challenge that deserves attention.

Poverty has long been correlated with social problems facing many cities in the U.S. Research by Brook-Gunn, Duncan, and Aber (2000) suggests that poverty has the potential to transform neighborhoods into isolated ghettos characterized by violent crime, drug use, out-of-wedlock births, and high-school dropouts. Poverty also affects the quality of education, recreation, and health received by the poor. It is estimated that children from poor families are more likely to repeat a grade in school.

The high rate of school dropouts among Hispanics is also associated with poverty. Research by Lutz (2007) suggests that poverty is a persistent and daunting contributor to Hispanic high-school non-completion. This is particularly true among immigrants from Mexico, who make up the largest proportion of the U.S. immigrant population and whose levels of high-school completion are significantly lower than those of other groups. Poverty also affects Latino education at the college level. Chapa and Valencia (1993) affirm that one of the negative impacts of poverty among Hispanic is their limited access to college. Their research shows that Latino education will continue to stagnate in the face of their dramatic growth if the status quo remains unchallenged. According to the National Center for Education Statistics (NCES, 2003), the dropout rate for 18- to 24-year-olds identified as Hispanic was 28% in 2002, while the rate for non-Hispanic Blacks was 13%, and for non-Hispanic Whites, 7%.

Children of poor Hispanic households often suffer the consequences of poverty. Collins and Shay (1994), two leading pediatricians from Northwestern University Medical School in Chicago, unveiled the prevalence of low birth weight among Hispanic infants in the country. A significant finding of the study was the correlation between low-birth weight among children and poverty.

### **Limitations and Delimitations**

Patton (2003) affirms that “there are no perfect research designs” (p. 223), and most research studies have limited resources and time constraints. Limitations for this study are focused on the research design. Multimillionaires in the U.S. tend to be inaccessible for safety and privacy reasons, are difficult to identify, and are spread over one of the largest territorial countries in the world. The difficulty of identifying and

recruiting enough participants for a quantitative study limited this research to a qualitative multi-case study.

The decision to delimit the research to financially successful multimillionaires and not to success in general was based on the subjective and broad views of the term *success* currently disseminated in the literature. Success is attributed to various levels of achievement and attitude, and is viewed as the acquisition of various levels of material possessions. Zelinski (2007) believes that success should include elements such as “health, happiness, financial independence, job satisfaction, and freedom” (p. 14). In his opinion, real success does not entail being worth a million dollars or two, it means handling money wisely to avoid financial problems and “having not only the time, but also the ability to enjoy a lot of leisure activities” (p. 15). Newberry (2007) associates success with events such as “the realization of a worthy ideal” and “the accomplishment of God’s will” (p. 7).

### **Theoretical Framework**

Creswell (2007) explains that, in view of the inductive nature of qualitative research and of the central role of the researcher in the interpretation of data, the qualitative study begins with the assumptions and not with the methodology. This research is based on the assumptions that poor immigrants can become multimillionaires and that the AD still exists and is available to all immigrants, including Hispanics who want to work hard for it. The research rests on the presupposition that humans have, by birth, the God-given gift to adapt to social environments and have the ability to face challenges and create the sort of change necessary to face particular problems, such as poverty, language barriers, and hostility. The fact that poor Hispanic immigrants have



become rich after arriving in the U.S. indicates that America is a land of opportunity for all and that immigrants have the capacity to successfully meet the challenges of poverty.

Theories of success link the phenomenon with social and individual capital, such as relationships, education, thriftiness, and cultural assimilation. The following pages briefly discuss some of the main concepts and assumptions regarding financial success that guided this investigation.

No universally accepted definition of social or human capital exists; however, as the concepts indicate, one is related to relationships and the other to individual virtues and assets. Sullivan (2003) connects human capital with a variety of competences, knowledge, and personality attributes embodied in the ability to perform labor to produce economic value. Human capital is closely associated with attitude, experience, skills, and education, qualities that are commonly displayed by the wealthy (Hochschild, 1995; Johnson, 2006; Zelinski, 2007). Human capital is closely related to the success of immigrants in the U.S.

Social capital is viewed as a fundamental success ingredient; however, as in the case of human capital, the concept has no universally accepted definition (Dolfsma & Dannreuther, 2003; Robinson, Schmid, & Marcelo, 2002). Social capital is multi-dimensional and must be conceptualized as such to have any explanatory value (Eastis, 1998). Other authors, such as Day (2002), see social capital as an economic term and do not adequately take account of its multi-dimensional and multi-disciplinary nature. Disagreement about the nature and meaning of social capital does not deny the fact that human beings depend on others from birth and that success is easily achieved when an

experienced individual or group of individuals stands by our side, providing guidance and help.

Pursuing financial success has often been criticized by religious leaders who associate wealth with evil and who believe that God does not want his children to be rich (Doyle, 1999; Schmidt, 1987). On the other hand, other writers believe that God does not want his children to live in misery (Van Biema & Chu, 2006). The wealth possessed by faithful followers of the Christian God indicates that God is not opposed to financial prosperity.

### The Reality of the American Dream

Many immigrants immigrate to the U.S. lured by the AD. The idea of America as a land of riches is founded on solid financial statistical reports. According to Angus Maddison (2000), emeritus professor of economics at the University of Groningen, Australia, the economy of the U.S. has been the world's largest economy since the early 1870s. The Bureau of Economic Analysis estimated the 2007 domestic product at \$13.8 trillion, with the high level of output per person of \$45,900 in the same year. Immigrants have been the main force behind the transformation of America into the richest nation in the world, and immigrants today can tap into the wealth of the nation as did the pioneers.

The wealth of the U.S. and the opportunity it offers everyone to become financially successful is the main reason why this country hosts more immigrants than any other country in the world and why Hispanics in the nation constitute the second largest Spanish-speaking country on the planet. Research by Suárez-Orozco et al. (2008) reveals that the thriving U.S. economy is the main reason why it attracts such a huge number of immigrant workers.

## Hispanic Tales of Wealth

Statistics from the U.S. Census Bureau (2010) maintain that Hispanics, more than any other ethnic group, immigrate to the U.S. Ranking of the size of the U.S. Hispanic population worldwide, as of 2008, only Mexico (111 million) had a larger Hispanic population, followed in third and fourth places by Spain and Colombia. Hispanic immigration to the U.S. is greatly fueled by tales of wealth of poor Hispanic immigrants who have triumphed in sports, business, and other realms of human aspiration. These individuals share their success on television, other mass-media means of communication, and by building beautiful homes in their native lands, right in the same neighborhoods where they experienced poverty before moving to the U.S.

Research by Suárez-Orozco et al. (2008) reveals that most Latino immigrants come to the U.S. following others who “forged the way” (p. 55). These authors share the story of a family from a corner of Minas Gerais, Brazil, which drew many other Brazilians to a suburb in Boston. Today, Brazilians are “the most visible ethnic group” in that part of Massachusetts (p. 55).

Mario Coria is another famous example of successful immigrants who have been the model for other immigrants from the same Mexican town to immigrate to the U.S. His picture and story became known by millions of *Time* readers when published on the front page of the February 6, 2006, issue. Nathan Thornburgh (2006) stated that Coria was the first person immigrating from Tuxpan, a poor, small town in Michoacán, Mexico. He moved to New York with a tourist visa in 1977 and worked as a gardener in the Hamptons, a summer playground for Manhattan’s millionaires. Today, he is an American citizen, owns a gardening company, and a \$500,000 house in the Hamptons. He annually

travels to his mansion at Tuxpan, disseminating among neighbors the reality of the AD. Thornburgh estimates there are as many as 500 Tuxpeños in the Hamptons who have immigrated to New York following in the footsteps of Coria, their “trailblazer.”

Several publications available in the market list the profiles of Hispanic multimillionaires who enjoy national acclaim. One famous example is C. David Molina, founder of Molina Healthcare, based in Long Beach, California. This company is ranked by *Hispanic Business* (“California’s Top 20 Hispanic-Owned Companies,” 2009) as one of the top Hispanic companies in North America. Molina founded the company in 1980 to provide quality healthcare to people who depend on government assistance. During the economic crisis of the latter part of the first decade of the 21<sup>st</sup> century, Molina Healthcare defied most of the economic indicators by posting an impressive 24% increase in revenue from 2007-2008, up from \$2.5 billion to \$3.1 billion. Their total revenue for 2007 was \$3.10 billion.

Other recent wealthy Latinos whose success has been disseminated through mass-media communication means are: Tony Jimenez, CEO of Micro Tech, a company that has over 350 employees and reports annual revenues of over \$39 million (Heibel, 2009); and Jim Padilla, Ford Motor Company’s chief operating officer and chairman of Worldwide Auto Operations, who retired in 2006 (“Ford President, COO Jim Padilla to Retire,” 2006).

This research is based on the assumption that the success of immigrants such as Coria, as well as the success of other Hispanics in the country, can be followed by other poor immigrants to the U.S.

## Hispanic Struggle to Achieve the Dream

Chapa and Valencia (1993), from the University of Texas at Austin, stated that “the more Latinos grow, the more they get behind.” Although many Hispanics have been able to overcome poverty, the same is not true for the population as a whole. The reality of the AD for some Hispanic immigrants is contrasted with the failure of many other poor immigrants who have not achieved it. Statistics provided by Haya El Nasser (2008) reveal that from 2000 to 2007, the Hispanic population in the U.S. grew by 10.2 million—58.6% from natural increase. This represented an annual growth rate of 1.46 million. In fact, the average annual growth among Hispanics from 1990 (22.4 million) to 2010 (50.5 million) has been 1.4 million. The 2010 U.S. Census indicated that there were 1.4 million Hispanics added to the population between July 1, 2008, and July 1, 2009; however, the financial growth of this ethnic group continues to be behind other groups. The same Census reported that the poverty rate among Hispanics went up from 21.5% in 2007 to 23.2% in 2008 and that the percentage of Hispanics who lacked health insurance went down from 32.1% in 2007, to 30.7% in 2008.

Despite the millions of immigrants flocking to the U.S., only a small percentage experience the AD; the majority, successful perhaps when compared to their financial status before their immigration to America, barely earn enough money for survival. The study of why so few become multimillionaires and what factors contribute to their financial success is the key to unlock the secrets of their financial achievement.

## Variables Associated With the Study

Other variables associated with the success of poor Hispanic immigrants who became multimillionaires after arriving to the U.S. exist. Most notable among those

variables are English proficiency, hard work, real estate possessions, and the role of the AD. Literature on the subject exhibits a close relationship between these variables and the success of immigrants in the U.S. Chapter 2 reviews the literature on those subjects and expands on the role of social and human capital in the success of immigrants.

### **Definition of Terms**

This section presents definitions of key words, as used in this dissertation, to help the reader identify definitions that are important to this study and to review terms that may be uncommon or controversial. For instance, some writers view Latino and Hispanic as semantically different; however, others use these terms as synonyms.

*American Dream:* This term is attributed to James Truslow Adams (1931), who defined it as the “dream of a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement” (pp. 214-215).

*Appurtenant:* Appertaining or pertinent; accessory; appurtenance—thing added to a more important thing (“Appurtenant,” 2001). Miles and Huberman (1994) indicate this term is used to quantify findings in qualitative research.

*Bilingualism:* According to Suárez-Orozco et al. (2008), bilingualism “means that a person is able to use two languages at a minimal level of proficiency” (p. 150).

*Bracero:* From the Spanish word *brazo* (arm), the *Bracero* program was established after the Second World War for the importation of temporary contract laborers from Mexico to the United States.

*Case study:* “A case study is an empirical inquiry that investigates a contemporary phenomenon in depth and within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident” (Yin, 2009, p. 18).

*Casta*: This term is associated with lineage. It was originally used after the arrival of Europeans to the Americas to describe lineage resulting from the mixing of races and ethnic groups (García Sáiz, 1989).

*Chicano*: This term is used only of Mexican-Americans, not including first-generation Mexicans living in the U.S. It was originally an informal term in English (as in Spanish), and the spelling of the first recorded instance in an American publication followed the Spanish custom of lower casing nouns of national or ethnic origin. However, the literary and political movements of the 1960s and 1970s, among Mexican-Americans, established *Chicano* as a term of ethnic pride and it is properly written today with a capital. While *Chicano* is a term of pride for many Mexican-Americans, it remains a word with strong political associations. Since these politics are not necessarily espoused by all Mexican-Americans, and since usage and acceptance of this word can vary from one region to another, an outsider who is unfamiliar with his or her audience may do well to use Mexican American instead (“Chicano,” n.d.).

*Discrimination*: The policies and practices that harm a group and its members. Discrimination is often *de facto*, not legally sanctioned but practiced (Kottak, 2005).

*Emigration*: Is the act of people leaving their place of residence or country to settle in another (“Emigration,” 2001). For example, people emigrate from Mexico to the U.S.

*Ethnocide*: The attempt by a dominant group to destroy the culture of a certain ethnic group (Kottak, 2005).

*Hispanic:* Of or relating to Spain or Spanish-speaking Latin America. “A person of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish culture or origin, regardless of race” (Hayes-Bautista & Chapa, 1986, p. 64).

*Immigration:* According to Martin and Midgley (1994), the word immigrant was coined around 1789 to describe “an alien who voluntarily moved from one established society to another” (p. 21).

*Involuntary minorities:* Also known as “nonimmigrant minorities.” These are “minority groups who did not choose to come voluntarily to the countries in which they now reside in order to improve their social, economic, and political status or to achieve other desired ends” (Gibson & Ogbu, 1991, p. 4).

*Latino:* A more comprehensive term (than Hispanic) to refer to individuals whose origins are in the Latin American societies of the Western Hemisphere (Hayes-Bautista, 2004, p. xv). The term comes from Latin and is used for people whose language descends from Latin. It should be noted that being from Latin America, Brazilians are Latinos but not Hispanics.

*Lingua franca:* Any language that is widely used as a means of communication among speakers of other languages (“Lingua franca,” 2001).

*Mestizaje:* Ethnic mixing (Hayes-Bautista, 2004, p. 6).

*Microeconomics:* The study of economics at the level of individual areas of activity.

*Migration:* The overarching term for the movement of people or animals from one country, place, or locality to another.



*Mulatto*: A person who has one Black parent and one White parent (“Mulatto,” 2001).

*Multimillionaire*: A person whose wealth amounts to several millions of dollars, francs, pounds, etc. (“Multimillionaire,” 2001). The multimillionaire status for this dissertation was based on participants’ liquid cash possessions and real estate equity as established by the local County’s Assessment Value (SEV—State Equalized Value). To avoid repetition of the word multimillionaire, the document uses alternative language such as millionaire, financial success, or achieving financial success.

*Net worth*: Represents the total value of all possessions owned by a household minus the household’s debts. Henretta and Campbell (1978) indicate that net worth includes net savings, home equity, business assets, and real estate holdings.

*Nativism*: This term is defined as the practice or polity of favoring native-born citizens as against immigrants (“Nativism,” 2001).

*Negative income*: Invested income that has produced a loss and hence may yield a tax deduction.

*Nonimmigrant*: A person who is permitted to enter the U.S. for a limited time but is not admitted for permanent residence.

*Poverty threshold*: Simply defined, poverty threshold or poverty line is the level of income below which a person or family is considered officially to be in poverty (“Poverty threshold,” 2001). However, poverty is a complex social problem that cannot be easily defined. Poverty can differ from society to society. The poverty line is significantly higher in developed countries than in developing countries. This study uses the poverty levels established in the U.S. Census Bureau. The Census provides annual

statistics on how many people are poor, and on how poverty is distributed by age, by race or ethnicity, by region, and by family type. The 2009 poverty threshold was \$13,991 for a two-person family unit; for one individual under age 65 was \$14,439, whereas for an individual 65 or over it is \$12,982 (Institute for Research on Poverty, 2010).

*Prejudice*: The devaluating, looking down on a group because of its assumed behavior, values, capabilities, or attributes (Kottak, 2005, p. 78).

*Quintain*: Robert Stake (2006) uses this term to refer to “the entity having cases or examples” (p. vi). He uses it in his book to refer to a multiple case study.

*Raza*: David Hayes-Bautista (1980) defines “Raza” as all the collective groups that include Chicano, Boricua, Mexican American, Latino, Puerto Rican, Spanish American, Latin American, Hispanic, Spanish Origin, and White person of Spanish surname.

*Refugee*: A person outside the U.S. who seeks protection on the grounds that he or she fears persecution.

*Semiotics*: The study of the nature and relationship of signs in language, usually involving syntax, semantics, and pragmatics (“Semiotics,” 2001).

*Sojourner migration*: Migrations of people who intended to stay for only a short while.

*Undocumented immigrant*: A person who is residing in the U.S. without the permission of the U.S. government.

*Upward mobility*: Defined as the movement from a lower to a higher social and economic status (“Upward mobility,” 2001).

*Valedictorian*: The student usually having the highest rank in a graduating class who delivers the valedictory address at the commencement exercises.

*Voluntary minorities*: Also known as “immigrant minorities,” Samuda and Woods (1983) define voluntary minorities as individuals who “voluntarily chose to move to a new culture by migration” (p. 69).

*Xenophobia*: “Fear and hatred of strangers or foreigners or of anything foreign or strange” (“Xenophobia,” 2001).

### **Organization of the Study**

The organization of this dissertation is adapted from the scientific model suggested by authors such as Creswell (2002). The investigation is organized using the traditional chapters: introduction, review of literature, methods, and findings.

Chapter 1 provides a background of the problem, a succinct purpose of the study, the rationale and importance of the study, and a brief overview of the literature on the main title subjects. The chapter also presents a theoretical framework of the study, a description of the limitations and delimitations of the study, and a glossary of key terms.

Chapter 2 is divided into three main sections related to the research. The first section, entitled “Immigration to the Americas,” discloses facts about immigration to the U.S. and issues related to Hispanic identity and growth. The second section, “Immigration and the American Dream,” briefly depicts the history and meaning of the AD, the role of the AD in attracting Hispanics—legally and illegally—and how poverty has been the main outcome of the majority of immigrants who come to the U.S. searching for the Dream. Finally, the third section discusses the subject of “success and the multimillionaire quest.” This section reviews the meaning of success in the context of the

AD, defines who is a multimillionaire, and deals with variables associated with financial success.

Chapter 3 explains how I went about carrying out the research. In the same tone as Yin (2009), this chapter offers several operational steps and describes the investigation process as if someone were always looking over his/her shoulder. The chapter contains a profile of the subjects, the criteria used to recruit participants, the research questions for the interviews, the conditions under which the interviews took place, how data were collected and analyzed, and other information necessary to provide the reader with a clear and detailed picture of the methodology followed during the research.

Chapter 4 concentrates on the results of the data analysis, specifically understanding how poor Hispanic immigrants became multimillionaires and the factors that interviewees report contributed to their financial achievement.

Chapter 5 provides a conclusion, unveiling personal opinions based on the evidence uncovered from the data analysis. The recommendations section aims to provide insights on how additional research may be done in the future to complement the study.

## CHAPTER 2

### LITERATURE REVIEW

The study of the conditions and life experiences that helped poor immigrants become multimillionaires after arriving to the U.S. involves the review of literature in several areas. Some of these areas include topics related to Hispanic identity and immigration to the U.S., the role of the AD in attracting immigrants to the country, poverty among Hispanic immigrants, and variables associated with overcoming poverty and becoming a multimillionaire.

The review of the literature related to any research problem plays a crucial role in any type of research; this is particularly true of qualitative research. Marshall and Rossman (2006) describe this type of literature review “as a *conversation* between the researcher and the related literature” (p. 43). They note that the literature review serves four broad functions: (a) demonstrates the underlying assumption behind the central question; (b) reveals that the researcher is knowledgeable about the subject; (c) identifies a need for the study; and (d) helps define and redefine the research question as new light on the problem is uncovered. The case-study inquiry differs from quantitative studies in that the study is not confined to variables heightened by the literature.

This chapter reviews important concepts associated with the research problem and is divided into three main sections. The first section surveys the challenging issue of immigration to the U.S. with special emphasis on Hispanic immigration. Immigration has

been a major source of population growth and cultural change throughout the history of the country. The section also studies issues regarding Hispanic identity and growth in the past 70 years. This growth is emphasized because it has been responsible for hostility against Hispanic immigrants and the enactment of immigration laws regulating the immigration flow into the country.

The second section reflects upon immigration and the AD. It offers a history of the AD, the challenges associated with achieving it, and the elusiveness of the Dream. Despite the fact that most immigrants are attracted to the U.S. by the AD, very few reach it. Defining poverty is an important task of this investigation. Poverty is one of the characteristics of the sample, and different standards to measure poverty exist in the world; moreover, the standard of living of poor Hispanic immigrants in the U.S. is much higher than that of their native counterparts.

The final section investigates the AD and the multimillionaire quest. Who is a millionaire? What are the factors that contribute to becoming a multimillionaire? What studies on multimillionaire immigrants exist? What are the variables associated with achieving financial success in the U.S.? What is the meaning of success? This section aims to answer these questions and other questions associated with the multimillionaire quest that may appear during the study.

### **Immigration to the Americas**

Scouten (2002) reveals that archeological excavations conducted in the 1960s confirmed European visitors to the New World were not the English or the Spanish, but “the Vikings; who explored Newfoundland, Labrador, and Nova Scotia under Leif Ericsson around 1000 A.D.” about 500 years before Columbus reached the Caribbean on

October 12, 1492 (p. 37). The first post-Columbus European settlements in current U.S. territory were Spanish-speaking communities. According to Bense (1999), Tristan de Luna y Arellano led an expedition with 1,500 people to Pensacola Bay in 1559, establishing a permanent Spanish settlement. Other Spanish settlements were Saint Augustine in Florida, founded in 1565, Santa Fe, 1607-1608; and Albuquerque, founded in 1706. By 1825, most of Spain's colonies were politically independent and independent countries in the Americas (Kottak, 2005).

It is estimated that prior to 1492, between 90 and 112 million people lived in the Americas (Sánchez-Albornoz, 1974), of whom an estimated 25.2 million lived in what is now Mexico (Cook & Borah, 1971). They lived in a wide range of societies from a variety of cultural groups (e.g., the Aztecs, the Mayan, and Incas). When Columbus arrived in the Americas on the shores of La Española (today's Dominican Republic and Haiti), thinking he had reached India, he called the natives "Indians," a name that has unfortunately stuck for centuries. Lack of resistance to the European diseases wiped out a great percentage of the natives. Cook and Borah (1971) believe that just in Mexico, the population dropped from an estimated 25.2 million to slightly more than 1 million within 8 years, mainly to smallpox.

In view of the loss of hand labor due to disease, European colonists imported slaves from Africa. Once in freedom and settled in the Americas, the various populations intermarried with one another, creating a variety of offspring called *castas*. García Sáiz (1989) believes there were as many as 25 different categories. Some of the most well-known *castas* were: (a) *Mestizo*—offspring of Spanish and Indian, (b) *Castizo*—offspring of Spanish and Mestizo, (c) *Mulatto*—offspring of Spanish and African, (d) *Lobo*—

offspring of African and Indian, (e) *Zambo*—offspring of Indian and Mulatto, (f) *Cambujo*—offspring of Lobo and Indian, (g) *Coyote*—offspring of Mestizo and Indian, and (h) *Cholo*—offspring of Spanish and Indian who has become civilized.

These sorts of mixtures is what led anthropologists to depart from calling Hispanics a race and what makes defining Latinos very difficult.

### Brief Overview of Immigration to the U.S.

When the U.S. reached the 300 million population mark, Dykman (2006) reminded readers that America has always been a nation of pilgrims—people who come here and those born here. David M. Hopkins (1967), in the classic publication, *The Bering Land Bridge*, argues that even the so-called Native Americans residing on this continent, when the first Europeans arrived in North America, were immigrants who came from northeast Asia via the bridge created by glaciations several thousands of years ago. Once the ice melted, these immigrants were trapped on the continent, forming the various indigenous peoples of the Americas. This section tackles the challenging topic of immigration to the U.S.

Non-Spanish European immigration to the U.S. started a few decades after Columbus's rediscovery of the continent on October 12, 1492. The first post-Columbus settlements in current U.S. territory were Spanish-speaking communities. Pensacola Bay, historically recognized as the first European settlement in the country, was inhabited by Native Americans, including a Muskogean-speaking tribe known as the Pensacola, from which the name the name of the settlement was derived. This settlement only lasted two years; a series of misfortunes caused Spanish to be abandon the settlement.



Immigration records were not very accurate during the first century of U.S. history. According to the Bureau of the Census (1949), previous to September 30, 1820, there was no continuous record of immigration. From 1820 to 1850, U.S. immigration registered entries only from the Atlantic and Gulf ports. Reports for Pacific ports were first included in 1850; however, prior to October 1893, no inspection along the frontiers was required. The Census estimates that during the 12 months prior to frontier control in 1893, about 45,000 Europeans entered America from Canada, after landing at Quebec and Halifax. Entries from Canada and Mexico by land border were first reported in 1906.

Most immigration to the U.S. has been historically instigated by poverty, famine, persecution, and the aftermath of wars. Jews fled religious persecution, and mandatory military service and famines, including the potato famine in Ireland, induced many Europeans to look for a better place to live. Today, poverty is still the reason why the U.S. receives many immigrants from regions like Southern Asia, the former USSR, and Latin America. They come to the land of the free for freedom and in search of the AD.

Suárez-Orozco et al. (2008) classify the historical flow of immigrants who arrived in North America after the now-called Native Americans in three major human flows: (a) the settlement of the original colonies, (b) the involuntary transfer of African slaves until the Civil War, and (c) the great trans-Atlantic Diaspora that began at the end of the Napoleonic Wars through to the Great Depression.

The 1980s witnessed one of the country's greatest increases in immigration since the beginning of the century. During the late 1990s, immigrants arrived to the United States at a rate of over 1 million a year, mostly from Mexico, Central America, and Asia (Dentler & Hafner, 1997). It is estimated that by 2005 there were over 35 million

immigrants in the U.S., about 12.4% of the total population (U.S. Census Bureau, 2006). Research by D. R. Sánchez (2006) revealed that “four of every ten immigrants into America each year” were Hispanic (p. 4). By 2008, 20% of young people growing up in the U.S. had immigrant parents, and “it is projected that by 2040, one of three children will be growing up in an immigrant household” (Suárez-Orozco et al., 2008, p. 2). The U.S. accepts more legal immigrants as permanent residents than any other country in the world.

### **Phases of Immigration**

Martin and Midgley (1999) identify three primary phases of immigration policy in U.S. history: the first is called the *Laissez-faire Period* (1780-1875), a time when immigrant labor was welcome. It was a period when many interests actively promoted immigration to the new nation to fill the need for laborers. The second is the *Qualitative Restrictions Period* (1875-1920). According to these authors, “the fear of foreigners led to the imposition of qualitative restrictions aimed at barring certain types of immigrants,” such as convicts, prostitutes, and Chinese. The third period is called the *Quantitative Restrictions Period* (1920-Present). This period imposes restrictions on the annual number of immigrants allowed into the U.S.

Research by Lowell (2010) indicates the U.S. immigrant admission system has two major forms of entry, one for permanent residency and the other for temporary stays. During the 1990s, the U.S. admitted about 825,000 permanent legal immigrants each year, up from about 600,000 a year in the 1980s (not counting those legalized under the 1986 amnesty), 450,000 a year in the 1970s, and 330,000 a year in the 1960s. During the first half of the first decade of the 21st century, admissions grew to an average of 1.082

million per year, despite a short-lived decline in the aftermath of September 11. The number of temporary admissions is much greater, between 5 and 6 million visas issued yearly during the 1990s, albeit a rather small proportion of these are for the purposes of work.

Suro (2003) believes that both the U.S. and the sender countries benefit from the Hispanic immigration. The U.S. gets cheap and very efficient labor and the sending countries benefit from immigrants' remittance. According to this author, over \$30 billion were sent from the United States to Latin America in 2003.

### **Immigration Laws**

The great number of immigrants wanting to come to the U.S. has prompted legislatures to regulate the influx of immigrants into the country. Some of the laws were designed to completely shut the door to groups the legislators considered undesirable at the time.

The first citizenship law passed by Congress in 1790 limited citizenship to free White persons. From 1882 through 1934, this country passed a series of Asian-exclusion acts that made it impossible for Chinese, Indians, Japanese, and Filipinos to gain citizenship. In 1924, and again in 1952, the U.S. passed national origins quota systems laws, which declared potential immigrants from some areas of the world to be less welcome than those who were perceived as truly White. Immigrant quotas on specific areas were lifted in 1965 (Strum & Selee, 2004).

The August 2004 fact sheet on immigration, published by the National Council of La Raza (NCLR, 2004), indicates that the Immigration and Nationality Act (INA), the main body of law governing U.S. immigration policy, provides for a permanent annual

worldwide level of 675,000 legal permanent visas each year. A separate number of visas for refugees is determined through consultation with key government entities. The NCLR notes that, since the mid-20<sup>th</sup> century, U.S. permanent immigration policy has been based on three general ideas: family-based immigration, employment-based immigration, and humanitarian relief. In addition, a small number of visas are allocated for the purpose of maintaining diversity in U.S. immigrant communities.

One important state immigration law was temporarily passed in California in 1994. Proposition 187 attempted to deny schooling and medical care to undocumented immigrants; although the referendum does not specify immigrants from Mexico and Latin America, they were greatly affected by the law. Braziel (2000) affirms that since the 1950s, undocumented immigrants from Mexico and Latin America have provided much of the low-wage labor in agriculture, construction, hotels, restaurants, and domestic services in the western and southwestern United States. The wages and working conditions of these jobs do not attract U.S. workers; thus, state policy does not legislate the improvement of labor conditions for these jobs, but neither does it officially declare that the U.S. economy systematically produces jobs that only Third World workers find attractive. Although initially passed, Proposition 187 was later found unconstitutional by a federal court with appeals against the judgment being halted by Governor Gray Davis in 1999. The entire text of Proposition 187 is available at the archives the University of Southern California Website.

Vidal et al. (2000) list some of the most prominent laws in the history of immigration to the U.S., beginning from the 18<sup>th</sup> century. Table 1 provides a brief description of some of the main laws.

Table 1

*U.S. Immigration Laws*

<b>Year</b>	<b>Law</b>	<b>Description</b>
1790	Naturalization Act	Established conditions to become a U.S. citizen
1868	Ratification of Fourteenth Amendment	Blacks were recognized as citizens
1882	Chinese Exclusion Act	A ban on Chinese immigration that would remain until 1943
1922	Cable Act	White American women could be stripped of citizenship for marrying anyone who is not eligible for citizenship
1924	Indian Citizenship Act	Native Indians were granted citizenship
1924	National Origins Act	Set an annual limit of 150,000 total immigrants and quotas for certain countries
1980	Refugee Act	Broadens refugee definition by adopting UN definitions
1986	Immigration Reform and Control Act	Two methods to reduce illegal aliens: (a) Amnesty for current undocumented, (b) Sanctions on employers who hire illegal aliens. Almost 3 million people became legal residents.
1990	Immigration Act	Increased the number of legal immigrants allowed into the United States each year. It also created a lottery program that randomly assigned a number of visas.
1996	Illegal Immigration Reform and Immigrant Responsibility Act	Addition of more punitive provisions (e.g., increased border patrol agents, employment restrictions) to further reduce illegal immigration

## **Immigrants by Generation**

Several authors have written about immigrants by generation (Portes & Rumbaut, 2001; Roberge, 2003; Suro & Passel, 2003). Overall, immigrants are classified into four main groups:

1. First generation—This generation consists of foreign-born adult immigrants educated in their native country who communicate better in the language spoken in their counties of origin.

2. Generation 1.5—This group of immigrants represents people who immigrate to a new country before or during their early teens. They are labeled 1.5 generation because they bring with them characteristics and education from their home country, but continue their assimilation and socialization in the new land. These immigrants are often bilingual and find it easier to be assimilated into the local culture and society than people who immigrated as adults.

3. Second generation—This group represents the children of immigrants born and educated in the new land with at least one foreign-born parent. Generally, they communicate better in the language of the new land.

4. Third-plus generation—This group is the descendants of immigrants, born in the new land with both parents also born in the same nation.

Immigration to the U.S. has past, present, as well as future repercussions. Powell (2000) asserts that the children of today's immigrants will be our teachers, our police officers, and our business and political leaders. America is and will continue to be what it always has been, a country of immigrants.

## **Types of Immigrants**

A study about immigration calls for a review of the literature regarding the type of visa and documentation granted at the port of entry. Most scholarly literature regarding the large-scale international migration tends to be framed in the context of the economic incentives that make individuals search for better opportunities in another land. An interview of hundreds of immigrant parents by Suárez-Orozco et al. (2008) revealed that 70% of immigrants moved to the U.S. “to provide opportunities for their family” (p. 30). Their study revealed that international immigration is often triggered by the dream of “higher wages,” “better access to credit,” and the opportunity “to save money” (p. 55). The following pages describe some of the most common types of immigrants to the U.S.

### **Guest workers**

Immigration has been fostered by the U.S. in times when workers have been needed to meet the national need for more labor and to meet the public demand of products, especially agricultural. Tumulty (2006), in a report on immigration to the U.S., brings home the concept that the country has welcomed so-called guest workers into the U.S. since World War I. This author adds that tens of thousands of Mexican workers are allowed into the country temporarily to help on the nation’s farms with the hope that “when harvest time is over, they return home” (p. 39). However, that has not always been the case. Many guest workers have settled and been hired permanently by land owners because of their responsibility and hard-working habits.

Studies by Strum and Selee (2004) reveal that U.S. workers who are now in their 50s and early 60s leave the labor market and are replaced by workers whose ethnic, cultural, and racial background is other than Anglo-Protestant. They acknowledge that,

by 2020, “Mexican immigrants are likely to be seen not as a problem but as crucial to meeting our labor needs, supporting our retirement systems, and taking care of old people” (p. 3). The rapid increase of the Hispanic population in the U.S. was harshly criticized by Huntington (2004b). Ironically, Strum and Selee (2004) list Samuel Huntington in the list of seniors who will be cared for by Hispanic immigrants, particularly from Mexico.

### Voluntary minorities

Gibson and Ogbu (1991) extensively surveyed immigrant minorities and uphold that they are generally classified as “voluntarily or involuntarily” (p. 8). They further maintain that the main reasons why they move to other societies are: the hope that the move would grant them political freedom, looking for better opportunities, and achieving economic well-being. The behavior of immigrant minorities is generally superseded by “their hope of progress in the new context” (p. 9). A concise and accurate definition of voluntary minorities is offered by Samuda and Woods (1983), who describe it as individuals who “voluntarily chose to move to a new culture by migration” (p. 69).

Elucidations by Kottak (2005) describe minorities as an ascribed status associated with a position in the social-political hierarchy. This author supports the idea that minority groups are subordinate and have inferior power and less secure access to resources than the dominant majority groups. Kottak further argues that minority groups need not have fewer members than the majority group, using as an example women, who have a numerical majority in the U.S., but are a minority in terms of income, authority, and power.



Gibson and Ogbu (1991) sustain that the attitude and outlook on life of voluntary minorities is positive and often characterized by resiliency, perseverance, and endurance. They endure hardships, racism, and marginality and believe that no matter how bad things seem to be in the United States, they are not as bad as they would be at home. This is one of the reasons why hundreds of Hispanics immigrate annually to the U.S., they anticipate a better tomorrow.

Voluntary minority youth from Central America, who came to the U.S. to escape war, show a high eagerness to learn, appreciation of teachers, and a high level of politeness. They also learn fast “despite poisonous school atmosphere of violence, low expectations, and where drugs and sex are on display for sale all around the schools” (Gibson & Ogbu, 1991, pp. 43-44). Interviews with some immigrant students reveal they have an awareness, instilled partially by their parents, about the role of education in succeeding in the new land. They study “para llegar a ser alguien”—to become somebody (Gibson & Ogbu, 1991, pp. 42, 45).

The study of voluntary minorities is important to this research because the sample for the investigation falls into this minority group.

#### Involuntary minorities

Nonimmigrant minorities, designated by Gibson and Ogbu (1991) as involuntary minorities, are people who were brought into their present society through slavery, conquest, or colonization. These minorities usually resent the loss of their former freedom, and perceive the social, political, and economic barriers against them as part of their undeserved oppression. These authors cite as involuntary minorities the American

Indians and Blacks in Stockton, California. Blacks in the U.S. were brought as slaves and people from Mexico, Puerto Ricans, and American Indians were conquered.

Territories previously belonging to Mexico and Puerto Rico were annexed to the U.S. but their inhabitants were never assimilated by the dominant group. Martin and Medgley (1994) ascertain that Mexicans living in the Southwest were incorporated into the U.S. following the Mexican-American War. Fifty years later, Puerto Ricans became colonial subjects of the U.S. after the Spanish-American War of 1898. While recognized as citizens in the annexed land, both groups are viewed as minorities and are “objects of discrimination and prejudice” (Vidal et al., 2000, p. 10). Contrary to voluntary minorities, involuntary minorities did not choose to move to their present societies motivated by the hope of economic success or political freedom. They are autochthonous to the nation but discriminated against in their own land.

Gibson and Ogbu (1991) imply that because of the mistreatment by their own fellow citizens, involuntary minorities become resentful and attribute their poorer conditions to what they perceive as institutionalized discrimination perpetuated against them by dominant-group members and by dominant-group-controlled institutions such as schools.

The inequality and unfairness experienced by involuntary minorities often leads to “disillusionment and lack of optimism about effort” (Gibson & Ogbu, 1991, p. 23). They feel they have not received the same opportunity with respect to jobs, wages, and other working conditions.

Involuntary minorities interpret their economic, social, and political obstacles differently than voluntary minorities, because they do not have a homeland point of

reference with which to compare their present situation. They compare their status with that of the members of the dominant group and usually conclude that they are worse off than they ought to be for no other reason than for their unfair imposed subordinate status. In this manner, some of them adopt a negative dual frame of reference with respect to upward mobility. Unlike immigrants, they do not see their situation as temporary; on the contrary, they tend to interpret the discrimination against them as permanent and feel negatively toward their perceived oppressors (Gibson & Ogbu, 1991).

John Ogbu (1974, 1978, 1981) has demonstrated from a comparative perspective the cultural ecological basis of caste-like or involuntary minority school failure. He identifies caste-like or involuntary minorities as people who have been exploited and depreciated systematically over generations through slavery (e.g., Blacks in the United States) and colonization (e. g., Hispanics in the Southwest after the Anglo colonization of the Mexican territories). Almost one-fourth of all Mexican Americans nationwide age 25 years or older had less than 5 years of schooling. In the Southwest United States, only 60% of Mexican American youth graduate from high school compared to 86% of Anglo American youth. Mexican American children also have been found to perform poorly on a number of achievement scales that include reading and participation in extracurricular activities (Gibson & Ogbu, 1991).

According to Gibson and Ogbu (1991) involuntary minorities wish that they could get ahead through education and ability as members of the dominant group do, but they believe that it requires more than education, individual effort, and hard work to overcome the barriers against them in the society's opportunity structure. Consequently, they develop a folk theory of getting ahead which differs from that of the dominant group in

some important respects. For instance, their folk theory tends to stress collective effort as providing the best chances for overcoming the opportunity barriers—e.g., civil rights activities. Viewing their dominant group as oppressors, and believing that they cannot expect to be treated with equality, despite their ability, training, or education, they tend to develop a new sense of peoplehood and oppose forced integration or forced assimilation into mainstream society.

Similar studies (De Vos, 1978; De Vos & Suárez-Orozco, 1990; Suárez-Orozco, 1987) corroborating Gibson and Ogbu's (1991) conclusion indicate that, in an atmosphere of discrimination, intolerance, and mutual distrust, involuntary minorities come to experience formal schooling not only as irrelevant, but worse. The traditional educational system, run by Anglos, becomes a psychological threat to the students' sense of ethnic belonging. When schools become a stage enacting the inequality and depreciation in the encompassing social structure, success in school may induce what has been termed a state of affective dissonance. In such a context, engaging in the behavior required for success in school becomes dangerous; it may be read as indicating "a wish to pass," a wish "to do the White man's thing," and an attempt to leave one's ethnic group.

Employment opportunities for voluntary minorities have suffered in view of their assigned status. These minorities have been historically limited to certain less desirable jobs, usually those requiring little formal schooling. Second- and third-generation minority groups, raised entirely in an English-speaking U.S. environment, are often treated as a minority because of the color of their skin or their last name (Gibson & Ogbu, 1991).

Immigrant minorities differ from involuntary minorities in the following key elements: (a) a frame of reference for comparing present status and future possibilities, (b) a folk theory of getting ahead, especially through education, (c) a sense of collective identity, (d) a cultural frame of reference for judging appropriate behavior and affirming group membership and solidarity, and (e) an assessment of the extent to which one may trust members of the dominant group and the institutions they control, such as the schools. Children grow up under these cultural models in their respective minority types. These models influence their attitude, knowledge, and competencies (Gibson & Ogbu, 1991).

#### Refugees

Friedman and Jaranson (1994) identify refugees as people who leave their countries because of civil unrest and who experience involuntary separation from family and friends, violations of human rights through repression, conditions of marginality, financial insecurity, prejudice, and persecution. Latin Americans make up a significant portion of the refugee population in the United States. There are over 2 million refugees from Central America in the United States, mainly from Guatemala and El Salvador (Gibson & Ogbu, 1991). It is estimated that in the second half of the XX century, political violence in Latin America “included civil wars, guerrilla movements, military intervention, terrorism and others form of violent confrontation” (Solimano, 2004, p. 8).

Immigration triggered by political upheaval, violence, and government oppression is often responsible for traumatic stress and symptoms such as anxiety, behavioral problems, and somatic complaints from affected individuals (Santa-Maria & Cornille, 2007). Exposure to war also seems to affect cognitive functions like IQ scores and

academic achievement among immigrant children (Rousseau, Drapeau, & Corin, 1996).

Cuban refugees concentrate mainly in Florida and are known for overcoming the negative effects of having to abandon their native countries due to oppression and become successful in the U.S.

#### Transnationalism and sojourner migration

The existence of social networks, institutions, and ties that link immigrants to their countries of origin is responsible for a phenomenon called transnationalism. Social nexus from the country of origin does not vanquish the ties with people and institutions of the country of origin. Transnationalism is concurrent with remittances, traveling, and dual nationality. The U.S., in particular, does not encourage dual nationality but “does not penalize it” (Strum & Selee, 2004, p. 21). Transnationalism is fostered by the advances in air transportation and electronic communication. Travel is easier and faster, and communication over long distances is facilitated by cable and satellite-delivered media, telephone connections, and the Internet (Strum & Selee, 2004).

Strum and Selee (2004) describe sojourner migrations as the migrations of people who intended to stay in the new land for only a short while. It is estimated that 30% of migrants coming to the United States return to their home countries (Jones-Correa, 1998). However, once commodities and safe living conditions are experienced in this country, most Hispanic immigrants opt to reside here permanently. Strum and Selee (2004) have uncovered three main themes why immigrants do not return to their Alma Patria: (a) social disconnection, (b) lack of economic opportunity, and (c) physical discomfort. Some immigrants have migrated from remote places without electricity and running water in their homes and going back to those living conditions is not alluring. After

experiencing life in the U.S., they feel out of place in their native countries, and their American children do not want to move to their parents' native lands.

### Undocumented immigrants

In view of negative connotations associated with the word *illegal*, unauthorized or undocumented immigrants are preferred terms used in literature today. Unauthorized immigration became a concern in the 1950s, particularly with people proceeding from Mexico, who account "for about 20% of total legal immigration to the United States." They also account for about "three-fifths of the undocumented population" (Strum & Selee, 2004, p. 3). In order to deal with some of the immigration challenges of the 1950s, the Eisenhower administration developed "Operation Wetback," a new deportation program intended to return undocumented Mexican workers to their native country. In 1954 alone, over 1 million people were captured and deported (Vidal et al., 2000). One of the main problems attributed to unauthorized immigration is its association with drug runners, welfare cheats and foreigners looking for a free ride (Nagengast, 1998). Unfortunately, intensifying efforts to control the border have led to harassment of Latinos and "to increasing deaths, at least 1,200 between 1993-1996" (Vidal et al., 2000, p. 13). Carroll (2008), in his book *Christians at the Border: Immigration, the Church and the Bible*, offers an insightful biblical and theological framework regarding immigration and fosters a Christian disposition towards undocumented immigrants.

Vidal et al. (2000) affirm that much of the growth in the U.S. population during the past three decades has been due to immigration and that over half of all legal immigration during the 1990s was from Latin America. Undocumented immigration is also a source of population growth; Suárez-Orozco et al. (2008) estimate that there are

well over 11 million unauthorized immigrants in the United States. Their research reveals that “approximately 1.8 million children are in the United States without legal papers, and an additional 3.1 million children are born in the United States to undocumented alien parents” (p. 5).

Research by Passel (2009) indicates the presence of 11.9 million unauthorized immigrants in 2008 and that about three-quarters (76%) of unauthorized immigrants in the U.S. are Hispanics. Thornburgh (2006) calculates that 700,000 undocumented immigrants from around the world enter the U.S. each year, many of them introduced by coyotes. Thornburgh (2006) explains that the “coyote’s” fee to introduce undocumented immigrants varies from \$3,000 to over \$10,000, depending on the distances and the border they need to cross illegally. In 2006, a trip from Tuxpan, Mexico, to New York was \$2,000. Yet “about 485,000 undocumented Mexicans” cross the border each year. This author further explains that undocumented immigration’s success comes in numbers, “hundreds of thousands of migrants will always win a game of Red Rover with a little more than 11,000 border-patrol agents” (p. 36).

As a nation built from its beginning by immigrants, historically every generation of Americans has grappled with the issue of immigration, and interestingly, with one generation viewing the next wave of immigrants with caution (Strum & Selee, 2004). The growing visibility of illegal immigrants over the past decades has created public concern about the social and economic impact of immigrants. Espanshade and Calhoun (1993) maintain that negative perceptions about undocumented immigrants, in particular Latino immigrants, have led some people to stereotype them as lazy, dependent on social services, costly for the states in which they reside, displacing native workers, and driving



down wages of comparably skilled native workers. David Shelton (2007) believes there is an anti-Hispanic hysteria attitude against undocumented immigrants in the U.S., promoting closing the borders and getting rid of people who are taking the jobs belonging to the American people.

One common explanation for the great number of undocumented immigrants from Mexico is the proximity to the Mexican border. The U.S. and Mexico are the only First and Third World countries to share a border (Gonzalez, 2004); this contiguity makes it tempting for poor neighboring citizens to cross the line in pursuit of the AD. Another explanation is associated with Mexican poverty. According to Gonzalez (2004), Mexico is a prime example of a nation that has lost its food independence, a key foundation of modern nation states. As agricultural production declines in the face of U.S. imports, Mexico cannot feed itself and must rely on those same imports for its basic food supply. As agriculturalists file for bankruptcy, they close their operations and leave farms. Gonzalez (2004) estimates that 6,900 people exit the Mexican countryside annually and move northward looking for better pastures.

The northward exodus is accompanied by big dreams of prosperity that do not always happen. Gonzalez (2004) reports that large numbers of Mexican immigrants populate many California cities, often living in poverty and segregation; notable among them are the urban centers of Oxnard (66% Latino), Santa Ana (76% ), El Monte (72%), and East Los Angeles (98%). With that concentration comes a cultural retrenchment and a desire to maintain a link with Latin culture, an issue associated to Hispanic identity, to be studied next.

## Hispanic Identity and Growth in the U.S.

Immigration is a global phenomenon that affects many countries, not only the United States. Statistics provided by Powell (2000) indicate that, by the end of the 20<sup>th</sup> century, there were approximately 130 million immigrants around the world, with 30 million in the United States. Historically, America has been and continues to be a mecca for immigrants. This author contends that, since 1965, more than 20 million immigrants have arrived on these shores.

Hollmann, Mulder, and Kallan (2000) sustain that immigration is the largest factor contributing to population growth in the U.S. and that, in the 1990s, it was responsible for over 2.25 million immigrants every year, plus 750,000 births to immigrant woman annually. The *2009 Yearbook of Immigration Statistics*, updated in August 2010 (U.S. Department of Homeland Security, 2010), reports issuing a total of 1,949,135 Legal Permanent Residencies, Refugees and Asylums, and Naturalizations, including 579,329 (30%) Hispanics from Latin America. Additionally, the book reports the apprehension of 613,003 undocumented immigrants and 162,600,000 nonimmigrant admissions (e.g., visitors, student visa, and exchange visitors, and diplomats).

Martin and Midgley (1994) affirm that “the word immigrant was coined around 1789 to describe an alien who voluntarily moved from one established society to another” (p. 21). The journey of Hispanic immigrants from their established countries to the U.S. is generally driven by dreams of upward mobility. Immigrants love their countries but are not satisfied with the economy and/or the political uncertainty they experience in their place of birth.

Immigration to the U.S. has been a subject of discussion for decades. Research by Borjas (1999) reveals that the national origin mix of immigrants to the U.S. has switched from a majority of Europeans in the 1950s to a majority of Hispanics and Asians in the 1990s. In his opinion, opening the door to poor, low-skilled Latino immigrants harms the economic opportunities of the least skilled natives and argues that “ethnic skill differentials may persist for at least three generations” (p. 13). Borjas maintains that if the U.S. wishes to increase the economic benefits from immigration, the country should pursue a different type of immigration policy, a policy that would favor the entry of skilled immigrants. Other research on immigrants is more favorable and regards Latinos as the next Italians, certain to succeed through hard work and determination (Clark, 2003). Despite the fact that most immigrants to America arrive in the U.S. in poverty, not all immigrants are poor and unskilled (W. Clark, 2003).

Hispanic identity has been the subject of much discussion because of the fact that Hispanics can be Black, Mulatto, and even White. Other issues about Hispanic identity deal with their connection to Spain.

### **Issues Regarding Hispanic Identity**

Experts have yet to come to an exact agreement on a definition of the term *Hispanic*, but most writers agree that it is not a racial identification. A judge from Pittsburgh ruled that Hispanics are not a race and denied affirmative action benefits to a person who had submitted proof that his father was a Mexican (Hayes-Bautista, 1980).

Latinos are often looked at as a monolithic group, but, in fact, they represent a wide variety of ethnic groups (Vidal et al., 2000). Kottak (2005) contends that Hispanic is an ethnic category based mainly on language and that it “includes whites, blacks, and

racially mixed Spanish speakers and their ethnically conscious descendants” (p. 61). In his opinion, “Latino is a broader category, which can also include Brazilians who speak Portuguese” (p. 61). Other taxonomies exclude Portuguese-speaking people from Portugal and Brazil from their Hispanic classifications (Passel & Taylor, 2009).

Identifying Hispanics by race or surname has not been helpful, since many Hispanics in the U.S. are of Arab, Asian, and Chinese ancestry, as well as Latinos with German, Italian, and other European last names. Latin American, Hispanic, Latino, Spanish origin, and White persons of Spanish Surname are some of the nomenclatures used to identify this group.

### **Brief Historical Background**

Naming the people who inhabited what is known today as Latin America was a challenge from the beginning. When Christopher Columbus arrived in the New World, he thought he had arrived at his original destination, India (De Bie, 1978). Learning that the explorers had discovered a new continent and a new group of people, it was easy for them to call them Indians. However, as the Spanish explorers cohabited and intermarried with the different local ethnic groups, they created new ethnic offspring. Hayes-Bautista (1980) informs us that to identify the new offspring, the Spanish developed an intricate classification system, which included all possible combinations of White, Indian, Black, and Mestizo.

When Mexico became independent of Spain in 1820 it abolished the intricate racial classification system used by the Spanish; but, before their new identity had jelled, Mexico lost the Southwest to the U.S. after the Mexican-American War of 1848 and a new classification was imposed which included Mexican and Spaniard (Samora &

Vandel, 1993). The Mexican-American war began in 1846, when Stephen Watts Kearny annexed New Mexico to the U.S. territory and ended in 1848 with the Guadalupe Hidalgo treaty (Samora & Vandel, 1993; Shorris, 1992). The treaty promised that Mexicans who had lived in the Southwest would be incorporated into the country with the “enjoyment of all rights of citizens” (Menchaca, 2001, p. 215); however, history indicates the promised rights were not fully granted.

Before the Mexican-American War, Spanish was the main language spoken in Texas, New Mexico, and California. But, by 1940, students of Spanish descent were not allowed to speak the language of their ancestors in schools, and Spanish “appeared to be on the verge of extinction” in some states, such as in the state of California (Hayes-Bautista, 2004, p. 1).

Because of the atrocities committed by the Spaniards in the New World, some Hispanics dislike being identified with anything associated with Spain; this is why Latino and Latin American is preferred by some over Hispanic or Spanish descent. A vivid description of the conquistadors’ atrocities, from the perspective of natives of the New World, was transcribed by Spanish friar Bernardino de Sahagún: “We are ordinary people, we are subject to death and destruction, we are mortals; allow us to die, let us perish now, since our gods are already dead” (Shorris, 1992, p. 14). However, it is impossible to deny the impact of Spanish blood and language in the entire continent. Names of places, last names of people, and the numerous Spanish-speaking countries in the continent are evidence of this fact.

## **U.S. Census Contribution**

Prior to 1970, definitions of “Spanish-origin” and “Hispanic” changed from one census to another. In fact, in 1930, Mexican Americans were identified as a separate racial category, a designation that disappeared in 1940 when they “were identified by the Census Bureau as part of the White population” (Vidal et al., 2000, p. 2). In a study of the 1980 U.S. Census data, Giachello, Bell, Aday, and Andersen (1983) underline the different definitions of the elusive Hispanic population the Census has employed at various times. These authors agree that the self-identification item of ethnicity in the 1980 Census may be the single most important contribution of the census data to health services research on Hispanics. It refers to a question that simply asked whether the person’s origin or descent was Mexican, Puerto Rican, Cuban, other Spanish/Hispanic country of origin, or none of these categories. This item represents the Census Bureau's first attempt to come up with a consistent and uniform definition of “Hispanic” that could be applied nationwide.

Passel and Taylor (2009) expand on the U.S. use of place of origin to identify Hispanics and suggest 20 Spanish-speaking nations from Latin America and Spain itself, excluding Portugal and Portuguese-speaking Brazil.

Questions to identify ethnicity that include birthplace of parents or self, language spoken at home, or surname can be misleading. For instance, there are immigrants from remote places in Mexico who do not speak Spanish as their primary language. In fact, during the late 19<sup>th</sup> century about half of the Mexican population did not speak Spanish as their primary language (Hayes-Bautista, 1980). The birthplace of missionaries’ children who return to the U.S. only a few months old also can be misleading. Moreover, because

of the influence of globalization in the last part of the 20<sup>th</sup> century, surnames are also misleading in determining ethnicity. Carlos Slim, one of the richest men in the world, is Mexican, although his last name is not Hispanic.

### **Hispanic or Latino**

To understand who is a Hispanic one needs to include in the equation more than language and surnames; it is necessary to take into consideration intermarriage and *mestizaje* (ethnic mixing) of Indian, African, European, and other Asian immigrants (Hayes-Bautista, 2004). According to this author, the term Latino is a generic term “to refer to individuals whose origins are in the Latin American societies of the Western Hemisphere” (p. xv). In his opinion, Latino and Hispanic are roughly equivalent terms, which designate a recognizable group and not a race; however, this author sees distinctions between the two terms.

Hispanic, from the Latin word *Hispanicus*, alludes to a Spanish-speaking person of Latin American birth or descent who lives in the U.S. (“Hispanic,” 2001). Latino, which comes from the term *Latin*, refers to people who speak languages derived from Latin (“Latino,” 2001); however, the term is often used as short for *latinoamericano*, a native or inhabitant of Latin America. With this formal definition of the terms, a native of Spain, who speaks Spanish from birth, residing in the U.S., can be Hispanic but not necessarily *latinoamericano*.

The distinction between Latino and Hispanic, based on their etymological ancestry, is of little significance when referring to residents of the United States, most of whom are of Latin American origin and are known by both terms. A more important

distinction has been brought up by *latinoamericanos* who do not want to be associated with Spain or who believe that *Hispanic* lacks authenticity and continental identification.

The U.S. federal system uses the terms “Hispanic” and “Latino” interchangeably (Strum & Selee, 2004, p. 35). This dissertation adopts the U.S. federal system’s mode of identification to refer to the largest ethnic group in the country. Statistical information provided by the 2010 U.S. Census indicated that 66% of the country’s Hispanic population was from Mexico, 9% from Puerto Rico, 3.4% from Cuba, 3.4% from El Salvador, and 2.8% from Dominican Republic. The remainder was from some other Central American, South American, or other Hispanic origin.

The term “hyphenated American” can be traced to the 19<sup>th</sup> century and refers to Americans who consider themselves of a distinct cultural origin and who claim to hold allegiance to both. The first hyphenated term typically designates the region of origin, paired with “American.” Some common hyphenated American assignments are African-American and Spanish-American (Olsen, 2000).

### **Hispanic Growth and Projections**

A study by Dykman in 2006 revealed that Hispanics of any race “are the only group having more than enough children to replace themselves in the population” (p. 44). Two other significant revelations of the study indicate that “53% of the foreign-born come from Latin America, most from Mexico” and that “about half of U.S. population growth is occurring among Hispanics” (p. 45). It is estimated that by 2040 Latinos will comprise nearly half the population of California (Hayes-Bautista, 2004). Calculations from the 2010 Census project that Hispanics will comprise 30% of the population by



2050, growing from 50.5 million to 132.8 million. While most Hispanics are U.S. citizens by birth, “many are not or have family who are not” (Vidal et al., 2000, p. xiv).

Between 1990 and 2000, the U.S. Hispanic population grew by 61%, while the Hispanic foreign-born population grew 81%. “These rates were higher than the non-Hispanic population, which grew by 9%” (Strum & Selee, 2004, p. 8). One estimate claims that the Hispanic population “will grow by 25 million people between 2000 and 2020. During that time the second generation will account for 47% of the increase compared to 25% for the first generation” (Suro & Passel, 2003, p. 5). Table 2 illustrates the progressive and rapid growth of Hispanics between 1940 and 2010.

Table 2

*Historical Growth of Hispanics in the U.S.*

<b>Year</b>	<b>Population</b>	<b>% of U.S. Population</b>
1940	1,861,400	1.4
1950	4,400,000	2.7
1970	9,073,000	4.5
1980	14,609,000	6.4
1990	22,354,000	9.0
1996	28,438,000	10.8
1998	30,400,000	11.3
2006	44,200,000	14.8
2008	46,900,000	15.0
2010	50,500,000	15.7
2050	132,800,000	30.0

*Note:* From *Latino Poverty in the New Century: Inequalities, Challenges, and Barriers* (pp. 2-3), by M. Vidal, k. Kilty, and E. Segal (Eds.), 2000, New York, NY: Haworth Press.

The Latino population is estimated to triple in size and will account for most of the nation's population growth from 2005 through 2050. Estimations by the U.S. Census (2010) project that Hispanics will make up 30% of the U.S. population in 2050, compared with 15.7% in 2010.

### **Immigration and the American Dream**

Most immigrants have moved to the U.S. in search of the material benefits that characterize the AD. In fact, scholarly literature regarding the large-scale international migration tends to be framed in the context of the economic incentives that make individuals search for better opportunities in another land. Interviews of hundreds of immigrant parents by Suárez-Orozco et al. (2008) revealed that 70% of immigrants moved to the U.S. “to provide opportunities for their family” (p. 30). Their study revealed that international immigration is often triggered by the dream of “higher wages,” “better access to credit,” and the opportunity “to save money” (p. 55).

Julian Simon (1989) argues that immigration is economically beneficial to the U.S. and to the sender country—the U.S. benefits from diligent economic labor and the sender country from the remittance they receive from immigrants. It is estimated that a remittance of over \$30 billion was sent from the United States to Latin America in 2003, \$13.4 billion or so to Mexico in the same year and \$16.6 billion in 2004 (U.S. Congress, 2005; Suro, 2003). Studies by Torres, Pelham, and Crabtree (2009) indicate that about half (48% to 49%) of Latino immigrants who have come to the U.S. in the last 19 years say that in the last 12 months, they have sent money to someone living abroad. Not all authors are optimistic about the mutual beneficial view of immigration. Brimerlow (1995) considers immigration a disaster, and Borjas (1999) maintains that immigration

harms the economy of unskilled nationals and that it is responsible for the increased number of school dropouts.

The AD concept has historically been so impacting that many book titles have used the concept to attract readers; a library catalog search by Cullen (2003) on titles carrying the AD resulted in more than 700 entries. Cullen asserts that the omnipresence of the AD stems from a widespread belief that “the concept describes something very contemporary” (p. 5). However, the concept of the AD existed even before the Mayflower dropped anchor in Cape Cod at the end of the year 1620. Cullen traces the AD back to the Pilgrims, who immigrated to the U.S. in search of religious freedom; he affirms that “the AD of the Founding Fathers was freedom” (p. 41).

Powell (2000) asserts that newly arrived immigrants and their children tend to be ready and willing to work hard to realize their part in the quest of the AD. However, willingness and hard work often collide with harsh economic realities, discrimination, and negative stereotypes often encountered in modern America. To achieve the AD, says Zapata (2003), immigrants need to rely and work hard on their own dreams, in her own words, “Life is too short to live someone else’s dream” (p. 59).

The next section reviews the literature on immigration as it relates to the AD; it reflects upon the history of the Dream, and the elusiveness and challenges associated with achieving it.

### Meaning and History of the American Dream

The term “American Dream” is associated with a “richer and fuller” experience by immigrants in the U.S. (Adams, 1931, p. 214). The meaning of richer and fuller is a debatable concept. Some equate this notion with money and possessions, and for many,

that is the only true meaning of the AD. However, there are basic classes of dreams that go beyond wealth; dreams that “rest on concepts whose meaning both transcends a particular context and gets defined by that context” (Cullen, 2003, p. 59). The same author explains that, for some individuals or groups, the dream is more associated with issues such as “religious transformation, political reform, educational attainment, sexual expression and fame” (p. 7). Clark (2003) supports the idea that “making it” in America includes bettering one’s status relevant to that of parents, home ownership, occupational achievement, and engaging in civic affairs.

The AD has an individualistic side. Each person constructs her/his dream in a way colored by her/his own background and worldview. Not everyone sees the dream in quite the same way. There may be as many brands of ADs as individuals who study the subject. However, this study concentrates on the “richer” aspect of Adam’s definition of the concept. Although many people have immigrated to the U.S. looking for religious freedom and democracy, most people immigrate because they are tired of the economic hardships they experience in their native lands and want to move upward financially.

### **Brief History of the American Dream**

After the exploration and exploitation of the New World initiated by Columbus, “a new second phase began as European nations competed for colonies between 1875 and 1914, setting the stage for World War I” (Kottak, 2005, p. 242). By the year 1900, the U.S. had become a core nation within the world system and had overtaken Great Britain in iron, coal, and cotton production. America had become a prosperous nation and millions of people from other countries, including Latin America, flocked to the U.S. in pursuit of upward mobility.

English literature promoting immigration to America did not begin appearing until almost a century after Christopher Columbus's famous letter to the King and Queen of Spain in 1493. Scholars view this letter as the first piece of promotion literature for the New World. According to Scouten (2002), scholars classify much of the earliest literature in and about America as promotional literature. This literature intended to "advance New World exploration and colonization" (p. 4). It was directed primarily at potential investors and sought to promote the settlement of a particular colony. Cullen (2003) regards the first great AD as the dream "of a small group of English religious dissenters who traversed an ocean seeking a way of worshipping God as they saw fit" (p. 8). This was true for the beginnings of North America, but not so for the rest of the continent and for the late 1900s America, where immigrants saw better financial horizons in the New World.

English promotional tracts were less than 100 pages in length and consisted of voyagers' reports, formal theoretical treatises, and sermons fostering colonization. However, "almost invariably money was the primary catalyst for colonial promotion" (Scouten, 2002, pp. 13-14). Richard Hakluyt (1582), an investor consultant who never visited America, became very influential in promoting the New Land. He compiled narratives of people who had visited America, and wrote *Divers Voyages: Touching the Discovery of America and the Islands Adjacent*. His work is often considered the first significant piece of English promotional literature. He contended that domestic problems in England could be solved through the colonization of North America. For Hakluyt, it was upsetting that Spain and Portugal received all of the laurels and wealth affiliated with the Americas, while England sat idly.

The AD, as known in the 21<sup>st</sup> century, has a mythological beginning tracked to the early European promoters who had an interest in people coming to North America.

Scouten (2002) indicates that the Dream is rooted in myths to entice people to move to the New Land. These myths evolved gradually as people discovered their exaggeration, but at the end, complemented each other, successfully recruiting millions of immigrants to America. Some of the most appealing myths are briefly presented in the following pages: (a) The land of excitement and riches, (b) the land of plenty, (c) the land of opportunity, and (d) the land of destiny.

#### Land of excitement and riches

Research by Mary Fuller (1995) notes that, while English promoters used a wide range of appeals to recruit people for the West, the most successful and common appeals were those connected to money-making by “exports and imports” (p. 144). Despite the fact that the immediate wealth the English hoped to discover in North America never materialized, the English promoters kept the hope alive. According to Mancall (1995), it is estimated that, by the end of the 17<sup>th</sup> century, about 160,000 English relocated to the mainland colonies.

To entice people to come to America, English promoters marketed adventurers by describing the “fierceness” of American bears or the “magnitude of moose” and speculated about “the usefulness of the beasts as meat, medicine, or clothing” (Scouten, 2002, p. 15). Captain John Smith (1986), knowing firsthand about the lack of gold in the eastern part of North America, and aware that his readers were not interested in fish but in gold, created a model how fish could be converted into gold. He explained that the abundance of fish in America was such that a small boy could catch enough fish in a few

hours to feed 6 to 10 men; such abundance of fish could be transformed into gold by trading.

Because so many English promoters had no real experience with America, a great deal of invention occurred in promotional writings. This is the tenet of Edmundo O’Gorman’s book, *The Invention of America: An Inquiry Into the Historical Nature of the New World and the Meaning of Its History* (1961), which identified America as an intellectual construct.

Previous narratives about the New Land heavily influenced exaggerated English notions about American riches. Spanish stories of the gold and silver obtained in Mexico and Peru built up a simple-minded picture among Europeans of a New World full of easily obtainable riches (Scouten, 2002). The English hoped that their experience in North America might parallel the Spanish encounter with wealth to the south.

#### America as a land of plenty

Promoting America as a land of plenty was more realistic than as a land of riches. Christopher Columbus’s report about the abundant resources of the New World provided a portrait of America as a land of plenty. Eviatar Zerubavel (1992) notes that the first image of America was based entirely on the way it was originally portrayed by Columbus in his letter; this letter played a particularly important role in shaping European thought about America. Aided by the newly developed printing press, by the end of the 15<sup>th</sup> century, some 10,000 copies of the account were circulating in Europe, including versions in Latin, Italian, Spanish, English, and possibly German (H. Jones, 1964; Zerubavel, 1992).

After discovering the New Land, Columbus returned to Spain depicting the new continent as a land of incalculable riches and opportunity: a fertile terrain filled with all kinds of beauty; a land “exceedingly fertile” with “many bays, spacious, very secure, and surpassing any that I have seen,” with “trees of immense height” that “retain their foliage in all seasons.” Regarding abundance of riches, he wrote that sailors could receive for a leather strap as much gold as was worth three golden nobles (Columbus, 1493). The news spread quickly throughout Europe and soon an avalanche of tracts was produced inviting people to come to America. Europeans became obsessed by that which lay to the West, with “the belief in riches and perfection beyond the sunset” (H. Jones, 1964, p. 4).

#### America as a land of opportunity

Scouten (2002) believes that, since the myth of America as a land of plenty and gold did not attract the quantity of immigrants necessary to establish a solid economic society in America, promoters created a new myth, the land of opportunity. This myth complemented the myth of plenty. The myth maintained that America was a land of plenty, but needed bold men of industry to harvest the fruit. In essence, this myth indicated that a relative nobody in England could rise to greatness in America.

Most English believed that God created the world as pure potential and it was their responsibility to further God’s creation. Promoters contended that America had degenerated under the neglect of the indigenous people and suggested that Englishmen had the moral responsibility to apply their labor to restoring the plenitude of the New World. This idea, coupled with the English philosophy that working the land “allowed for ownership,” justified “the seizure and occupation of Native American lands” (Scouten, 2002, p. 139).



Research by Scouten (2002) indicates that promoters put forward the idea that America was currently atrophying in the hands of the negligent indigenous people and that industrious colonists could harvest more in American than in Europe. They contended that “an ordinary industry in one man produces three thousand pound weight of Tobacco and twenty barrels of corn yearly” (pp. 146-147), allowing the worker to both feed himself and turn a handsome profit.

Daniel Denton (1670) argued that at that time America was essentially vacant and was in great need of English settlement and improvement. He wrote, “How many poor people in the world would think themselves happy had they an Acre or two of Land,” while in America, there “is hundreds, nay thousands of Acres that would invite inhabitants” (p. 21).

America, land of destiny

The Puritans would not have left England merely for their own quietness, “they were afraid that their children would be corrupted there” (Cullen, 2003, p. 16). Promoters who thought of another reason to advertise America capitalized on this tender family concern and added the myth of America, a land of destiny.

Promoters advertised America as a land of destiny using biblical references to express the Christian mandate to “replenish the earth and subdue it” (Gen 1:28). To fulfill this biblical commission, they added that the unpopulated North American territory was ready to be replenished and subdued. They summoned English people with the concept that they were obligated by the Bible to colonize America (Scouten, 2002).

Many sermons about America during the first months of the year 1609 were part of a propaganda campaign by the Virginia Company (McNamara, 2011). This company

was formed with a charter from King James I in 1606 to recruit immigrants for the New Land. Alexander Whitaker (1613), an Anglican minister, believed that God had opened the door of Virginia to his country of England in a providential manner, to help its ignorant inhabitants.

America was compared metaphorically with the Land of Canaan and as a new Garden of Eden (Scouten, 2002; Seed, 1995). Comparisons between Eden and America are among the most frequent biblical references in promotional literature. Overarching these comparisons was the implication that the discovery of the New Eden was a blessing from God akin to the first great Garden of Eden.

By using the analogy of America as a New Eden, promoters not only built upon the myth of plenty established by reports of America's great bounty, but also were able to imply the ease with which that bounty was to be had. Bible references such as Gen 2:15 were quoted to preach God's mandate to take care of the New Eden and to look after it. The New World became a place where nature was spontaneous and very little labor needed to be applied in order to garner the earth's fruits (Arneil, 1996; Scouten, 2002).

A powerful sermon used by the Virginia Company to encourage Europeans to come to North America was preached by William Symonds in 1609. Drawing from Gen 12, God's call to Abram to leave his motherland and go to an unknown land, he preached: "Let us be cheerful to go to the place, that God will show us to possess in peace and plenty, a Land more like the garden of Eden: which the Lord planted than any part else of all the earth" (Symonds, 1968, p. 26).

Native Americans were mistakenly conceived as uncivilized savages living as in prehistoric times. In fact, people from the New Land such as Aztecs, Mayans, and Incas

developed states and civilizations comparable to those of the Old World (Mesopotamia and Egypt). Kottak (2005) upholds that uncivilized actions were more evident among Europeans than among Native Americans. The examination of thousands of skeletons by researchers revealed that post-Columbus skeletons show 50% more traumatic injuries.

Scouten (2002) traces the origins of the AD to genuine religious people who wanted the best for their children; he then convincingly expounds about myths created by promoters who wanted to lure people to the New Land indicating this was the land of milk and honey. Although not predicted by promoters, the riches beyond the sunset of America rested on the hard work, vision, and resolve of immigrants. By the first half of the 20th century, they transformed the country into a booming economy where immigrants from all places could enjoy liberty and prosperity and move “from rags to riches.” Andrew Carnegie is a perfect example of an immigrant living the AD. From rags to riches is a journey that he portrayed throughout his life. He was born into poverty in Scotland, moved to America in 1848, and with high dreams and hard work became a powerful businessman and “the richest man in the world” (“Andrew Carnegie, Philanthropist,” 2008).

### **The Reality of the American Dream**

Steve Schifferes (2006) affirms that, despite the slight drop of the median family income during the first 5 years of the 21<sup>st</sup> century in contrast to the gain registered in the second half of the 1990s, the U.S. economy continues to grow and is considered one of the strongest economies in the world.

The AD is one of the reasons why the U.S. is the country in the world that gives the most residential visas and the country where more illegal immigrants cross the

borders. The thriving U.S. economy “attracts a huge number of socially disembodied immigrant workers” (Suárez-Orozco et al., 2008, p. 4). Hispanics, in particular, dream of the AD. More Hispanics than any other ethnic group migrate to the U.S. in search of prosperity and success.

What does it take for Hispanic immigrants to experience the AD? How can Hispanic immigrants overcome poverty and achieve the AD? I embarked on this research based on the premise that the AD still exists and is available to all immigrants who want to work hard for it.

America is viewed by some authors as a merit-based society where individual effort and ability determines how successful one will be in life (Hochschild, 1995; Johnson, 2006). The individualistic nature of the AD ideology is criticized by Hochschild (1995), who correlates success with communal economic processes and political structures. The belief held by many Americans is that individuals themselves have the ability to choose their own destinies. Although the AD focuses on individualism and obtaining material, economic, and educational assets, evidence shows that hard work alone does not guarantee success, nor does merit alone determine a person’s position in life. Johnson (2006) uses the working poor as an example of how some people work very hard and yet never achieve success.

Research has shown that social class is one factor that greatly impacts a person’s privileges and advantages in life. “Class can shape, constrain, and mediate the development and expression of knowledge, beliefs, attitudes, motives, traits, and symptoms” (Aries & Seider, 2007, p. 138). The more money, wealth, or economic assets one obtains, the higher the class he or she will achieve. These authors further believe that

social class constrains the possibilities people face and the decisions they make, and it provides the possibilities and limits for his or her personal identity. Social class places people in different positions that either benefit or limit their advantages in pursuit of the AD. Poverty reduces opportunities and can greatly inhibit one's chances of success. Therefore, class greatly impacts the way people perceive and achieve the AD.

### **The Future of the American Dream**

Cullen (2003) believes that in the 21<sup>st</sup> century, the AD remains a major element of our national identity, but that "our national identity is itself marked by a sense of uncertainty" regarding its reality. He notes that "economic and racial stratification have grown markedly, raising doubts about the breath and depth of opportunity" (p. 6). Martin Luther King, Jr., preached on the AD rooted in the equality affirmed by the Declaration of Independence; equality, in his opinion, existing only in dreams. He dreamed "that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness" (King, 1963).

### **Immigration Challenges Associated With the Dream**

Vidal et al. (2000) state that Latinos have been a part of this country since its founding and add the caveat that for "too long they have been kept outside the mainstream" (p. xiv). As Latino communities grow, hostility and discrimination continue to linger. Newly arrived immigrants need to struggle with additional barriers such as "dealing with culture shock, linguistic disorientation, the loss of old relationships, as well as the excitement of blazing a path to a new horizon" (Suárez-Orozco et al., 2008, p. 6). Thornburgh (2006) mentions some of the challenges commonly faced by Latino

immigrants in the U.S. His list includes: estranged marriages, wayward children, hostile neighbors, and beloved relatives in their native countries.

Despite the challenges facing migration to other countries, the low-wage and highly efficient immigrant labor have been greatly instrumental in the success of industrialized nations. In an interview with Marcelo and Carola Suárez-Orozco by Powell (2000), the interviewees maintained that such success has made industrialized nations “addicted to foreign workers.” However, the mutually beneficial outcome that immigrant labor and talent bring to the new land is not without challenges. Industrialized nations are very eager to take advantage of the labor of adults, but tend to be sluggish in dealing with the academic and social necessities of their children. To highlight the educational challenges the children of immigrants bring to the U.S., it is estimated that one in five children is either foreign-born or born to immigrant parents. Just in New York City, nearly half of school children come from immigrant-headed households that speak 100 different languages (Powell, 2000). In Los Angeles, the second largest city in the nation, “half of the population is foreign born and more than 73% of the students in public schools originate in Hispanic homes—most of them, immigrants and children of immigrants” (Suárez-Orozco et al., 2008, p. 6).

W. Clark (2003) upholds that making it in America presupposes achieving something better than we brought to the U.S. or bettering one’s status in contrast to that of one’s parents. In his book, *Immigrants and the American Dream*, Clark maintains that, although some immigrants do not arrive in poverty, “economic hardship has often typified newcomers to America” (p. xiv).

## **Language Barrier**

Most unsettling debates related to immigration in the U.S. are associated with the issue of English language learning (Suárez-Orozco et al., 2008). According to Huntington (2004a), “There is no Americano dream. There is only the AD created by an Anglo-Protestant society. Mexican Americans will share in that dream and in that society only if they dream English” (p. 45). Although this statement may be contradicted by some Hispanic immigrants who have become millionaires without scholarly English, the ability to communicate in English is crucial to succeed in the U.S. Although learning the language of the land does not mean abdication to the native language, academic and financial success requires the ability to socialize and communicate with different people. This type of success cannot be obtained living in isolation and without knowledge of the business language of the land.

Inability to speak English in the U.S. challenges immigrants in areas such as finding a job, enrolling their children in new schools, communicating with school teachers about the children’s progress, grasping the new cultural rules of engagement, and transferring utility bills to one’s own name.

The puzzle of learning a new language is generally related to two variables, time and age. The younger the immigrant, the less time it will take to communicate in the new language. Strum and Selee (2004) explain that second-generation immigrants in the U.S., in their 20s, prefer to communicate in English. Most immigrants’ children lose the ability to communicate in their ancestors’ language by the third generation. First- and second-generation immigrants, on the other hand, tend to share their ancestors’ culture, traditions, and language with their own individual flavors (Suárez-Orozco et al., 2008). In

a study involving a large sample of 5,000 second-generation immigrants, Alejandro Portes and Ruben Rumbaut uncovered that 40% of participants no longer felt competent in their parents' language and 95% claim to be English dominant (as cited in Suárez-Orozco et al., 2008, p. 147).

Children can learn English in schools and learn the new rules of cultural expectations more quickly than their parents. But adults who work full-time to support their households have difficulty finding time to learn English. The English they learn at work is very limited and often difficult to understand. According to Janet Murguía, president and CEO of the National Council of La Raza, and Cecilia Muñoz, the vice president of the council's Office of Research, Advocacy, and Legislation, "English as a Second Language" (ESL) is one of the "unmet needs of immigrants" in the U.S. (Murguía & Muñoz, 2005).

Research by Strum and Selee (2004) showed that, despite the immigrants' challenge to learn the new language in the U.S., less than 10% of the Hispanic population lived in households where no English was spoken and that the number among children was just 2%.

#### Language and success

At the beginning of the new millennium, English has become the *lingua franca* of business and diplomacy. It is the language adopted by the United Nations. Moreover, there are over half a billion English speakers in the world, and English has become the most widely studied second language worldwide (Cohen, 2006). In spite of the dominance of English in the U.S., the volume of Latino immigration brings with it a tendency to linguistic homogeneity over wide areas. Television and radio corporations,



interested in the bottom line, seize the opportunity and stress Spanish language programming and advertising. G. Gonzalez (2004) acknowledges that the *lingua franca* of many barrios in the U.S. is Spanish, where it is spoken in homes, commerce, banking, media, music, recreation, and churches.

Learning English in the U.S. has been correlated with academic as well as with financial success. A study among 5,000 first- and second-generation immigrants from 13 different countries revealed that “English-language fluency” is a key predictor of positive academic outcome (Suárez-Orozco et al., 2008, pp. 41-42). Fluency in English has been an advantage of second-generation immigrants who are known to have higher academic achievement, better experiences in the labor market, and “higher income levels than the new comers” (Suárez-Orozco et al., 2008, p. 5).

In a study of hundreds of immigrant students regarding their opinion about the importance of learning English to achieve success in the U.S., 99% ascertained its importance (Suárez-Orozco et al., 2008).

## Bilingualism

Zapata (2003) brings to the fore the importance of “being fluent in two languages” (p. 18). Proficient bilinguals are generally engaged in the use of the two languages early in life and learn the new language from qualified professionals. Spanish non-English-speaking students testify of the importance of having bilingual teachers in the early stages of immigration to the U.S. (Samuda & Woods, 1983).

Bilingualism does not require being fluent in two languages. Butler and Hakuta (2008) indicate that bilingualism is a relative concept. Although people may be fluent speakers and writers in their native language, in the second language they may be able to

carry on a simple conversation and may be unable to write or read anything but the simplest text. A good definition of bilingualism is provided by Suárez-Orozco et al. (2008), who identify a bilingual person as an individual who “is able to use two languages” at a level of proficiency (p. 150).

Being bilingual in the U.S. for second- and third-generation immigrants has been very difficult in a country considered “a cemetery for languages” (Suárez-Orozco et al., 2008, p. 368). Many immigrants speaking German, Italian, Spanish, and countless other languages lose their native tongue by the third generation. Studies by Suro and Passel (2003) maintain that third-plus Hispanic immigrants to the U.S. are English dominant. Total abandonment of the native language by immigrants’ offspring may not be desirable because of the ties with relatives in the country of origin. Close relatives in the mother country who do not speak English make it imperative for immigrants’ children to keep their parents’ language to be able to communicate with their elders. However, in due time, newer generations lose this connection and the interest for keeping the language of their grandparents.

Suárez-Orozco et al. (2008) discuss types and levels of bilingualism that will be discussed in this paragraph and the next. Types of bilingualism are presented here considering the reasons why individuals decide to learn a second language.

1. *Elective bilinguals*—people who already speak the dominant language of the land and acquire a second language as a matter of choice in order to enhance their general skills.

2. *Adoptive bilinguals*—people who adopt the language of the new land to enhance their ability to read, write, and communicate orally in the new language.

Immigrants' children generally communicate better in the language of the country where they were born.

3. *Circumstantial bilinguals*—people who acquire the dominant language of the land as a matter of survival and neglect their native language. Their bilingualism is poor.

A distinction is commonly made between language skills necessary to carry on a conversation related to daily life transactions and language skills required to be competitive academically. Some people learn a new language better and faster than others; but, in general, learning a new language takes patience, dedication, and time. A new language is learned gradually from basic to advanced or academic levels:

1. *The basic interpersonal communicative level* generally takes a year and enables learners to communicate for survival in the new land.

2. *The cognitive or academic level* takes an average of 7 to 10 years of systematic high-quality training and consistent exposure to achieve (Suárez-Orozco et al., 2008). Limitations in academic English proficiency will likely hamper the student's "ability to enter or achieve college" (p. 165).

3. A third level of bilingualism is the *balanced level*—balanced bilinguals are equally adept at expressing any and all levels of communication in more than one language. According to Suárez-Orozco et al. (2008), this ability is "rarely accomplished" (p. 150). Higher levels of bilingualism are interrelated with factors such as parents' education, age, motivation, quality of instruction, and students' cognitive aptitude—the innate ability of some individuals "to discriminate between sounds, recognize the role and function of various parts of speech, the capacity to detect and generalize grammatical

rules, and memory for language” (Skehan, 1989, as cited in Suárez-Orozco et al., 2008, p. 157).

Because immigrants perceive the cultural and language differences of the new land as barriers they have to overcome, the general tendency for them is to adopt the language of the dominant society (Samuda & Woods, 1983). This assimilative attitude helps the learning process; however, learning a new language requires more than attitude (Gibson & Ogbu, 1991), it also requires dedication.

Limited language knowledge is known to limit job opportunities in a foreign land. Immigrants can learn English at night at local ESL programs and from self-study programs designed for that purpose. Communication difficulties because of limited language proficiency are known to hinder career development and job opportunity (Shinnar, 2007). Immigrants who learn English and children of immigrants who speak English at home are almost twice as likely to participate in the labor market than those whose families do not speak English (Perreira, Harris, & Lee, 2007).

### **Hostility and Prejudice**

Being Latino at the sunrise of the 21<sup>st</sup> century is much easier than during the years between the postwar period and the end of the *bracero* program in 1964, which coincided with changes in immigration law that allowed Mexican guest workers to change their status from temporary sojourners to permanent immigrants. At the time, no television and very limited radio and publications in Spanish could provide orientation to those who did not speak English. In fact, students “caught” speaking Spanish were punished and, along with African Americans, they were only allowed to use public swimming pools on “Black Day” (Hayes-Bautista, 2004, pp. 14, 15).

Although the level of hostility and prejudice from post-war days has diminished, many immigrants have to face the reality that they are viewed as an appendix and not as part of the family of loving citizens. Thornburgh (2006) lists “hostile neighbors” in the list of challenges facing Latino immigrants to the U.S. (p. 40). Newly arrived immigrants and their children tend to be ready and willing to work hard to realize their part of the AD. But that willingness and hope runs up against hard economic realities, discrimination, and negative stereotypes in modern America (Powell, 2000).

Suárez-Orozco et al. (2008) explain that, although the U.S. was founded by immigrants and has as part of its identity the notion that “it welcomes the poor and huddled masses,” they affirm that “Americans are ambivalent about immigration” (p. 146). Newcomers are often perceived as a “mixed blessing” by long-term community residents (Baker & Hotek, 2003). Rapid population growth and the concentration of immigrants in a particular area can tax a community’s ability to provide housing (Whitener, 2001), education, health care, and welfare services (Broadway, 2000). Furthermore, it often brews racism and discrimination (Prochaska-Cue & Ziebarth, 1997).

### **Social Service Challenges**

Minority school enrollment has exploded in many rural meatpacking communities (Artz, Jackson, & Orazem, 2008), thus creating a need for English as a Second Language teachers, which often overburdens school budgets. Educational quality is an issue that is not likely to subside as industry continues to attract immigrant and migrant workers. Many immigrants do not feel welcome as they enter small, rural towns.

Local residents often report that the quality of life in their communities has deteriorated, given the large influx of employment-seeking immigrant laborers (Artz et al., 2008). And, although local residents admit that the industries bring work and strengthen the economic base, they also blame the processing plants for many community-wide problems.

There are misrepresentations regarding the cost of the immigrant population to the nation, particularly Latino immigrants, in the areas of social welfare and bilingual programs (Vidal et al., 2000). According to these authors, most immigrants, including those most recently arriving, are restricted from receiving most forms of welfare or public assistance, and undocumented immigrants are permanently denied all major social services except for emergency medical services.

Many immigrants and their children “tend to be ready and willing to work hard to realize their part of the ‘American Dream.’ But that willingness and hope runs up against hard economic reality, discrimination, and negative stereotypes in modern America” (Powell, 2000, para. 15).

### **Discrimination and Inequality**

Discrimination and prejudice by the dominant group against both immigrant and involuntary minorities have been widely documented. In addition to discrimination, immigrants often confront social and political barriers that may exclude them from true assimilation into the mainstream society (Gibson & Ogbu, 1991).

Hochschild (1995) compiles data suggesting that working-class Black Americans believe in the AD with an intensity that appalls more affluent African Americans, who

see the dream as an opiate that lulls people into ignoring the structural barriers that prevent collective as well as personal advancement.

Gibson and Ogbu (1991) call attention to the perception of discrimination between immigrants and involuntary minorities. Unlike immigrants, involuntary minorities, which may include children of Hispanic immigrants, find no justification for the prejudice of discrimination that they experience against them in school and society other than the fact that they are disparaged groups. Such discrimination has led them to distrust members of the dominant group and the societal institutions controlled by them. They see the prejudice and discrimination against them as “institutionalized and enduring” (p. 16).

Hayes-Bautista (2004) ascertains that Latinos have long been stigmatized as a dysfunctional minority group and an urban underclass. These perceptions of Latinos by non-Hispanic Whites are generally based on recently arrived immigrants and miss the “elevator effect” by which immigrants rise into the middle class (p. 11). Overall, Latinos have better health, higher workforce participants, and rely less on welfare than African Americans and non-Hispanic Whites (Hayes-Bautista, 2004).

In the 1940s, in California, a land that used to belong to Mexico before the Mexican-American War, Latinos’ daily life was marked by a number of indignities. Hayes-Bautista (2004) lists the following: housing covenants, which restricted their house occupancy to a few segregated areas; widespread employment discrimination, which defined the types of jobs that were appropriate for them; and social and racial barriers, such as having access to public swimming pools only on the “colored day” each week. Finally, when the Latino presence in the state of California was noticed for its

rapid growth, it was viewed as a problem, the “Mexican Problem,” that most public officials hoped would quietly go away. However, instead of going away, because of a dynamic combination of war, labor needs, immigration, fertility, and mortality, Latino numbers surged and resurged after World War II with the *Bracero* program, and by the year 2000, one out of three persons in California was Latino and growing at a rate that, by the year 2040, is estimated they will comprise half of the population of the state of California.

Freedom without equality has been “an oppressive reality for much of American history” (Cullen, 2003, p. 129). Lee Engfer (2005) writes about the discrimination experienced by Cubans in Miami during the 60s, outside their ethnic enclaves. Rental signs discriminated against them and African-Americans on the same level as dogs. Some rental signs at the time read: “No Blacks, No Dogs, No Cubans” (p. 38).

Minorities today still experience the stigma resulting from having a different skin color, accent, or physiognomy. Antoinette Theodossakos (2005), in an article discussing appearance and discrimination, underlines the association between attractive individuals with better lifestyles, careers, and education. She states that “employers are more likely to hire physically attractive applicants and to exclude individuals who do not appear to ‘fit in’” (para. 1). The author quotes surveys showing that workers who are tall, slender and attractive earn more money. Although currently there are no federal laws prohibiting discrimination because of personal appearance, Theodossakos provides an example where Mexican-Americans were discriminated against for “height requirements.”

Linda Gorman (2008) points out that, although most people abhor discrimination on the basis of characteristics such as race and sex, they generally applaud those who



discriminate against the lazy, the dishonest, and the unproductive by paying them lower wages, “firing them, or refusing to hire them in the first place.” In connection with Hispanics, Hayes-Bautista (1980) underscores the slur proffered by a judge appointed by President Carter stating that Hispanics are no more than “lazy Caucasians, and not eligible for affirmative action efforts” (p. 355). Far from lazy, Hispanics are known for performing agricultural tasks that demand long hours of bending and lifting under exposure to extreme atmospheric conditions.

Samuel Huntington (2004b), in a controversial and much criticized article, stated that “the persistent inflow of Hispanic immigrants threatens to divide the United States into two peoples, two cultures, and two languages.” The author argued that, unlike past immigrant groups, Latinos have not been assimilated into mainstream U.S. culture, have no desire to learn English, forming instead their own political and linguistic enclaves, and that they are “contemptuous” of American culture and language. In a book published the same year, Huntington (2004b) added that Hispanics reject the Anglo-Protestant values that built the AD. He affirmed that “the United States ignores this challenge at its peril” (pp. xvi, 30).

Huntington’s writing caused an eruption of negative reactions from Latino and non-Latino scholars, particularly “due to the polemic fashion in which Huntington presents his data” (Capetillo-Ponce, 2007). Some of the critics point out that his arguments are “misinformed,” “racist,” “factually inaccurate,” “inflammatory,” and that they “more closely resemble nativist ravings than scholarly assessment” (Castañeda, 2004; Contreras, 2004; Glenn, 2004). Capetillo-Ponce (2007) disagrees with Huntington’s view that Hispanic immigrants are enemies gaining strength within US

borders. A conference to discuss Huntington's 2004 publications on Hispanic immigration was organized by the Woodrow Wilson International Center of Scholars. Philippa Strum and Andrew Selee (2004) edited a document with the various presentations and concluded that "Professor Huntington's thesis is easily rebutted."

Huntington's critics argue that

Latin Americans share ideals consistent with the 'American Dream.' Latino culture values education, success, promotes ambition, and self-reliance, and all those values generally enshrined in America culture. . . . Furthermore, Latinos assimilate; they drop Spanish, acquire English, and pose no political or cultural barrier to the maintenance of the status quo. (G. Gonzalez, 2004, p. 50)

Regarding morality and values imported by immigrants to the new land, Peggy Levitt (2001), in her book, *God Needs No Passport: Immigrants and the Changing American Religious Landscape*, states that immigrants bring with them faith and high moral values.

### **Hostility to Wealth**

Hostility to wealth has been a subject studied from a Christian perspective. Biblical texts such as "The love of money is a root of all kinds of evil" (1 Tim 6:10) have been used against those who pursue financial success. Schmidt (1987), in his book *Hostility to Wealth in the Synoptic Gospels*, studied hostility to wealth in writings dating from ancient Near East fragments to the New Testament Gospels. In his book, *The Social Meanings of Money and Property: In Search of a Talisman*, Kenneth Doyle (1999) agrees that the Judeo-Christian tradition is rooted in hostility to wealth and points out that John Calvin was responsible for wealth's metamorphosis from evil into good. Thus, the accumulation of wealth, at least for the Calvinists, became a kind of prayer.

Another important topic related to success among Christians deals with the question: *Does God want His children to be rich?* My interest in this question is based on my theological background and my present position as a professor at the Seventh-day Adventist Theological Seminary. Some biblical teachings present God as the owner of all material things on earth and as the source of money and wealth (Hag 2:8); hence, this study relates to the role of religion in achieving success. This topic forms part of the controversial concept of “the gospel of wealth.” Van Biema and Chu (2006) point out that this gospel “is poison” to the soul and has “infuriated a number of prominent pastors” such as Rick Warren, author of *The Purpose Driven Church*. In a response letter to Van Biema and Chu’s article, Reverend Jeffrey Gray (2006) boldly wrote that “pastors who preach a doctrine of prosperity are latter-day false prophets who are doing a grave disservice to Christianity” (p. 16). On the other hand, a “growing number of evangelists” and pastors such as Joel Osteen, Joyce Meyer, and Kirbyjon Cadwell preach a gospel of prosperity, indicating that “God wants you to own land” and that He does not want His children to live “miserably” (Van Biema & Chu, 2006).

Extensive data support the idea that religious people tend on average, to experience greater well-being than nonreligious people (Diener, Suh, Lucas, & Smith, 1999). For example, Ferris (2002) reviewed evidence showing that life satisfaction increases with the frequency at which people attend church and that people who have religious beliefs report more life satisfaction than people who say they are atheists. This author reported that having religious beliefs buffers individuals against stressors such as unemployment, low income, and widowhood. Helliwell (2003) found that, across nations, a higher rate of belief in a god is associated with higher average life satisfaction and

lower rate of suicide. In addition, church attendance is associated with higher reports of well-being across nations (Helliwell, 2003).

Among many Hispanics with a Catholic background, a church whose priests make vows of poverty when beginning their ministerial duties, the gospel of wealth may sound heretical; however, the Bible has nothing against wealth. Abraham, a biblical patriarch of incredible wealth, is considered a man of great faith (Heb 11). What the Bible disagrees with is the love of wealth (1 Tim 6:10).

### **Deportation and Other Challenges**

Deportation is a problem affecting about 11 million undocumented immigrants have come to the U.S. looking for the AD. Deportation not only has affected undocumented immigrants in the past, it has affected people with work permits. The *Bracero* program, previously discussed, is an example of how immigration is fostered by the U.S. to meet high labor demands in the country; however, as labor demand decreases, *Braceros* are sent back to their native lands. As a way to deal with the unemployment brought upon by the Great Depression (early 1930s), officials in California “returned several hundred thousand Mexicans to Mexico. Many of those repatriated were actually U.S. citizens by birth.” Ironically, during World War II, when there was again a labor shortage in the U.S., the *Bracero* program was set up to bring in needed farm laborers from Mexico (Vidal et al., 2000, p. 9).

E. Arellano (2006/2007) affirms that there are about 3 million children of Latino immigrants—U.S. citizens all—who may face “forcible separation” from their parents if deported by immigration” (p. 131). This is a matter of great concern for both children and

parents. Suárez-Orozco et al. (2008) confirm that children who are separated from one or both parents when they come to the U.S. report depressive symptoms.

Immigration almost inevitably “involves feelings of dislocation, and at least temporary loss of status, difficulty communicating, and most significantly, leaving behind loved ones” (Suárez-Orozco et al., 2008, p. 30). Spouse separation instigated by immigration often leads to the formation of “blended families,” a complex family problem that destroys the original nuclear family and a common negative by-product of immigration among Hispanics in the U.S. Suárez-Orozco et al. (2008) further explain that 85% of Mexican families, 89% of Dominican families, and 96% of Central American families experience separation during immigration to the U.S.

### **Facing Challenges With Optimism**

Gibson and Ogbu (1991) assert that immigrants appear to interpret the economic, political, and social barriers against them as more or less temporary problems that they can overcome with the passage of time. Furthermore, they believe that immigrants have a positive dual frame of reference which allows them to develop or maintain an optimistic view of their future possibilities. According to these authors, some immigrants also believe they have better opportunities for themselves and for their children in their host society even if they are allowed to work only in marginal jobs. They feel they have more to get ahead in the United States than at home. This optimism and positive outlook on life in America is the reason why some immigrants succeed in this country.

Another significant way that immigrants respond to barriers, say Gibson and Ogbu (1991), is that they tend to interpret their exclusion from better jobs and other positions as attributable to the fact that they are “foreigners,” or that they do not speak the

language of their host society well, or because they were educated elsewhere. From this perception, there emerges among immigrants a folk theory of getting ahead in the host society in which “education plays a central role” (p. 11).

### The American Dream and Poverty

The study of poverty is crucial to this research, for its focus on the financial success achieved by poor Hispanics after immigrating to the U.S. Poverty is one of the characteristics of the research sample for the study and a problem affecting most immigrants in the U.S. To understand poverty among Hispanics requires a cross-ethnic and a cross-national analysis of poverty and income inequality among nations and ethnic groups. Poverty measurement and definition vary from country to country. Overall poor Americans enjoy better living conditions than people in other countries.

Understanding the nature and scope of poverty is complicated by the different global standards for measuring poverty. This section devotes several pages to unraveling the meaning of poverty, explains how it is objectively determined in the U.S., provides a brief background of poverty in history, and, more importantly, deals with poverty among Hispanics in the country. The meaning of poverty is rooted on epistemological constructions scholars have developed through the years.

### **Nature and Scope of Poverty**

Defined by modern standards, poverty existed long before people became aware of this condition. Poverty is old news. Massey (1996) writes that the majority of human beings have lived in poverty for thousands of years.

How poverty is determined and defined is important in order to understand its nature. However, defining poverty has been a daunting task; there is no consensus among scholars on how to define the concept. Poverty's relativity in the social context and the different criteria used by nations to determine the poverty line in their contexts greatly complicates the measurement and definition of terms. One certainty about poverty most writers agree upon is that wars, colonization, industrialization, capitalist development, and urbanization have contributed to its proliferation and awareness.

### **Defining and Measuring Poverty**

Poverty in its most basic sense is the lack of necessities such as food, shelter, medical care, and safety (Bradshaw, 2006). Being poor in the 21<sup>st</sup> century means being short of money, because money is the key to access human necessities. A person may be poor depending on the average income or possessions of other people. In this manner, a poor person in a highly developed country may live at a level considered middle class in other countries. For instance, a person in the U.S. in 2010, with an annual income equal to or less than \$10,830 was considered poor. In addition, this particular person had access to food stamps, owned an automobile, had medical care, and a television at home (U.S. Department of Health and Human Services, 2010). In contrast, 1.4 billion people in other parts of the world live on less than US\$1.25 a day, about \$400 a year, with no medical care and hardly any food to eat (World Bank, 2010). Both are poor in their respective contexts, but some have more resources than others.

To measure poverty objectively, most governments use the annual income needed for a family to survive in their environment. The poverty line was created in 1963 by Mollie Orshansky (1915-2006) for the U.S. Department of Agriculture. Orshansky

developed the Orshansky Poverty Thresholds to measure poverty in the U.S. She did not develop the poverty thresholds as a standard budget, which is “a list of goods and services that a family of a particular size and composition would require in a year to live at some specified level” (Fisher, 1997). Instead, she based her poverty line on the income that a household must not exceed to be counted poor. She focused on the specific level of income necessary for a family to purchase a basic basket of goods and services allowing for a minimal decent level of existence (Bradshaw, 2006).

To account for inflation, the poverty thresholds are revised periodically in accordance with the Consumer Price Index (CPI-U) changes. Major revisions to estimate the threshold have been done by the Census Bureau in 1966, 1974, 1981, and 1984 (Institute for Research on Poverty [IRP], 2008). It should be noted that cash benefits from government assistance programs are included in a family’s income when calculating the official poverty measure. Food stamps, Medicare or Medicaid, housing benefits, and other social services are excluded (NPC, 2008). A sampling of the poverty thresholds for 2007/2010 is included on Table 3. A complete list can be found on the U. S. Census Bureau’s website (<http://www.census.gov/hhes/www/poverty/data/threshld/>).

Table 3

*Poverty Thresholds for Individual Income*

<b>Individual</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>
Under 65 years	\$10,787	\$11,201	\$11,161	\$11,344
Over 65 years	\$9,944	\$10,326	\$10,289	\$10,458

*Note.* From *Poverty Thresholds*, by U.S. Census Bureau 2011, Retrieved from <http://www.census.gov/hhes/www/poverty/data/threshld/>



James Foster (1998) makes a difference between absolute and relative poverty. Absolute poverty is the situation experienced by people falling below the poverty line, and relative poverty measures the “gap” or “economic distance” between the poor and the non-poor. It is estimated that, in 2000, 44.3 million Americans (16.2% of the population) lived in poverty, whereas 12.7 million (4.6% of the population) experienced extreme poverty, falling below 50% of the poverty line (Rank, 2001).

Extreme poverty standards vary from country to country, but the World Bank defines it as people “living on less than \$1.25 per day” and estimates that in 2005, 1.4 billion people (one in four) in the world lived under that income, down from 1.9 billion—one in two—in 1981 (World Bank, 2008).

### **Poverty Money and History**

Poverty has been registered throughout history as part of social orders, but the creation of money, as we know it today, has led to the accumulation of wealth and the exploitation of the less fortunate.

Absence of or limited possession of money is the main rule used to define poverty today. However, prior to money, as we know it, people supplied their needs directly from the land. When the need for wood, shelter, food, and clothing arose, people were forced to find the resources on the land and to produce what they needed. At this stage of civilization, most people lived for sustenance and would be considered poor by modern standards. Domestication of animals and knowledge of agriculture stabilized families in one place, avoiding nomadic practices and creating more opportunity for bartering and trade. Before gold and silver, people traded oxen, sheep, lambs, shells, and agricultural

products, such as cacao beans which were resistant to insect damage and could be put in storage for long periods (Mehl, 1912).

More about poverty is known from this period than from previous ages because of the work of researchers who created surveys and made detailed descriptions of how the poor lived. Victorians tended to be calloused about poverty and some blamed individuals for their poor condition. A “self-help” and “self-reliance” attitude was believed to be the key solution to poverty.

The proportion of the world’s population in extreme poverty has declined from about three-quarters in 1820 to one-fifth in 1990 and, despite some setbacks, that proportion continued to fall slowly over the 1990s. However, economic growth in the poorest countries over the 1990s was insufficient, relative to the decadal population increase of 690 million, to reduce the estimated number in extreme poverty, which remained at about 1.2 billion. While there are some reasons to suspect the global poverty count may be too high, and by an increasing margin over time, extreme poverty remains the main international economic challenge for the 21st century (United States Treasury, 2008).

A big gap exists between rich and poor countries. The International Monetary Fund (2000) estimated that the average income in the richest 20 countries is 37 times the average in the poorest 20, a gap that doubled from the previous 40 years of the 20<sup>th</sup> century.

### **The Scope of Poverty in the U.S.**

The first money, as we know it today, used in the U.S. was furnished by Great Britain and Spain; however, its limited amount enticed the colony of Massachusetts to

create their own mint in this country (1652), where they struck some silver pieces known as Oak or Pine Tree Money (Mehl, 1912).

Poverty did not begin to be measured officially in the U.S. until January 8, 1964, when President Lyndon Johnson presented before Congress the War on Poverty speech. Later that year, Congress passed the Economic Opportunity Act (EOA) which intended to mobilize the human and financial resources of the Nation to combat poverty in the United States (EOA, 1964). The Act also initiated a large-scale empirical research on American poverty and the measurement of poverty on an official basis (O'Connor, 2001; Rank, Yoon, & Hirschl, 2003).

In the late 1950s, the poverty rate for all Americans was 22.4% (39.5 million), declining steadily to reach a low of 11.1% (22.9 million) in 1973. It climbed to 15.2% in 1983, and statistics from 2004 indicate a national poverty rate of 12.7 (NPC, 2008). According to the official measure, the Institute for Research on Poverty (IRP) estimated that in 2007, 37.3 million people, or 12.5% of the total U.S. population, lived in poverty (IRP, 2008). According to the U.S. Department of Commerce (2010), poverty among Americans increased to 17.6% in 2008 and 18.9% in 2009.

Rank and Hirschl (1999) assert that the study of poverty in the U.S., the richest country in the world, is “both paradoxical and troubling” (p. 18). It is a paradox in that impoverishment occurs amidst American prosperity and is troubling because of the detrimental effects associated with poverty. Research by Rank (2001) reveals that “two thirds of Americans will experience at least one year of poverty between ages 20 and 85;” this author is of the opinion that, for most Americans, “the question is not if they will encounter poverty, but when” (p. 892).

Poverty among most Americans is experienced in spells and is short, 2 to 3 years (Blank, 1997; Duncan, 1984). Poverty recurrence is linked to close proximity to the poverty line; such proximity makes events such as temporary loss of employment and divorce responsible for throwing a family back below the poverty line. Research by Stevens (1994) shows that more than half of persons who have overcome poverty will experience poverty again within 5 years.

Among the poverty-stricken population in the U.S., a very small number of households experience chronic poverty for years at a time. Typically, these are families with serious work disabilities, female-headed families with large numbers of children, and racial minorities living in the inner-city areas (Devine & Wright, 1993).

The individualistic and contextualized nature of poverty makes international comparisons difficult. This difficulty has been partially overcome with the Luxembourg Income Study (LIS, 2000). This research institution has collected household information from 25 countries dating from 1967 to 2008. Data were standardized, allowing researchers to conduct cross-national analysis of poverty and income inequality.

Cross-national studies on poverty reveal that poverty in the U.S. exceeds that of similar countries; these findings are startling, considering this is the wealthiest nation in the world (Smeeding, Rainwater, & Burtles, 2000). Smeeding and Phillips (2002) captured a picture of poverty among industrialized nations by asking how many men and women live in households with family-size-adjusted incomes below one-half the national adjusted median. The study showed that “among men, young adults from the United States are the poorest” (p. 121). One clear reason some authors attribute to this fact is that

the U.S. is plagued with relatively low wages at the bottom of the income distribution scale (Rank, 2004; Smeeding et al., 2000).

Before the Industrial Revolution, deprivation existed at low densities, with the masses of the poor hardly in contact with the small elite, except for the cities.

“Preindustrial technologies permitted neither the separation of work from residence nor the segregation of the elite from the masses” (Massey, 1996, p. 396). With the industrial revolution and urbanization, however, affluence and poverty became geographically concentrated for the first time, “causing the rise in the class segregation and a new concentration of affluence and poverty” (p. 396).

### **Poverty Among Hispanics in the U.S.**

Although studies by Zsembik (2000) reveal that some Latino immigrants “are flourishing business owners who contribute to the growth” of their communities, most Hispanics in the U.S. struggle financially. The poverty rate in the U.S. varies between subgroups. Blacks and Hispanics “greatly exceed the national average” (NPC, 2008). In 2007, 24.5% of Blacks and 21.5% of Hispanics were poor, compared to 8.2% of non-Hispanic Whites and 10.2% of Asians (IRP, 2008).

Among the race groups and Hispanics in the U.S., Black households had the lowest median income in 2007 (\$33,916), the Hispanic household was \$38,679, and for non-Hispanic White households it was \$54,920. “Asian households had the highest median income, \$66,103 (U.S. Census Bureau, 2008).

Portes and Rumbaut (2001) state that children of immigrants of African and Hispanic heritage have been “recognized as historically disadvantaged minorities,” and are most likely “to face structural obstacles to obtaining work” (as cited in Perreira et al.,

2007, p. 15). Yolanda Padilla (1997) adds that poverty among Hispanics in the U.S. is about “three times as high as that of non-Hispanic whites” (p. 419). Her research associates the economic outcomes of Hispanics with immigration, limited language fluency, segregation among Hispanics, skills, education level, socio-economic background, and individual characteristics during adolescence.

Lack of educational attainment may be the single greatest cause of Hispanic poverty. A report by Rector (2006), linking Hispanic poverty with education, reveals that Hispanics lag far behind Whites in both educational attainment and income. It is estimated that 40% of Hispanic children live in poverty and that nearly 58% fail school. Poverty among children is also linked with their parents’ educational level.

Evidence exists indicating that poverty among Hispanics is declining. Douglas Besharov (2007), professor at the University of Maryland School of Public Policy, states that poverty among Hispanics dropped by a third, from its high in 1994 (30.7%) to 20.6% in 2006. Some authors attribute the shift to Hispanics getting better-paying jobs and to “the rising immigration of Hispanics with greater skills, education and money” (N. Bernstein, 2001). The Pew Hispanic Center has found that newly arrived Hispanic immigrant workers were better educated and much less likely to be low-wage earners in 2005 than in 1995 (as cited in Greenstein, 2007). Greenstein adds that “doctors, teachers, and small-business owners” form part of the Hispanic immigrants today. This good news for the Hispanic community is not well received by others who believe, without any academic evidence, that they are occupying jobs previously held by Whites, lowering wages and leaving them unemployed.

## **Theories of Poverty**

Theorizing about poverty has been the center of study of scholars for many years. However, the subject is complicated by the fact that the concepts and indices used to measure it have been internationally altered and made more multi-dimensional.

Understanding the factors surrounding poverty is crucial to this research, which aims to uncover how poor immigrants overcame poverty. Theories of poverty are explained based on factors triggering this social condition. One single factor might not be significant on its own, but when several factors are combined, they increase the risk of poverty. Some theories appear to be contradictory in view of the fact that the factors associated with poverty vary from time and place.

The study of poverty has shifted since the turn of the 20<sup>th</sup> century from industrial capitalism as a fundamental cause, to demographical and behavioral characteristics of the poor, particularly welfare recipients (O'Connor, 2001). One reason attributed to this shift is the growing importance that investigators have given to survey research, which has become a dominant methodological tool in social sciences. Poverty is being analyzed in more recent studies in the light of variables such as race, gender, attitude, and region of residence.

Researchers dealing with the complex issue of poverty have produced a variety of theories that have been disseminated over time. Egendorf (1999) and Epstein (1997) circumscribe theories of poverty to two or three perspectives. Other authors offer five theories (Bradshaw, 2006). In general, theories of poverty can be classified under two main areas: (a) theories that root the cause in the individual, and (b) theories that place the cause on broader social phenomena.

Poverty is colored by the context in which the phenomenon occurs; this is the main reason why there is no one main cause of poverty universally accepted by all researchers. The next section examines some of the most common theories of poverty in contemporary literature.

#### Individual theories of poverty

The notion linking poverty to individual flaws goes back thousands of years. Rainwater (1970) critically noted that the poor are “afflicted with the mark of Cain” (p. 16) and that they suffer because of their moral failings (as cited in Bradshaw, 2006). Even today, there are many in the world, including “a majority of Americans,” who continue to believe that individuals are responsible for their financial exigencies (Rank, 2001). Theoreticians supporting these views blame the individual for creating their own problems, and argue that with harder work and better choices the poor could have avoided their problems. A hypothetical scenario used to illustrate this position is that if a group of healthy individuals, about the same age, would be given, today, equal opportunities and resources, in a few years some would be rich and others poor.

More radical variations of the individual theories of poverty “ascribe poverty to lack of genetic qualities such as intelligence that are not easily reversed” (Bradshaw, 2006).

Although there may be individual cases in which people are responsible for their financial decay, the fact is that many people inherit poverty and are brought to this planet in very austere conditions (Adler, 1902). Poverty inheritance creates a cycle very difficult to break, as poor children are more likely to become poor adults. This reality of poverty



presents a solid argument against universalizing the blame of poverty on the individual alone.

People close to retirement age have to compete in the job market with younger, stronger, healthier, and often more qualified workers. Despite equal opportunity employment, employers may be tempted to hire younger applicants over more grey-haired prospects. After retirement, people who have not made financial provisions for that life's stage and who depend on regular government provisions will probably die in poverty. Children whose parents are poor also may be at risk of poverty, more so than the general population. Long-term illness or being disabled is also a factor associated with poverty.

For centuries, views on individual attitudes towards economic prosperity have varied. Christian writings, for instance, assume the permanent presence of poverty and advise believers to seek their help (Mark 14:7). Other Scriptures list negligence and laziness among some of the most common biblical causes of poverty (Prov 6:10-11; 10:4; 12:24; 13:4, 18; 14:23; 20:13; 21:17; 23:21; 28:19). During the Victorian period, it was believed that "the poor were to be blamed for their poverty" and that overcoming poverty resided in the efforts of the individual (Lambert, 2008).

Work and basic necessities are a theme addressed by several biblical authors. The apostle Paul bluntly declared that "he that does not work shall not eat either" (2 Thess 3:10). Moses, in the first book of the Bible, associated the acquisition of food with work: "By the sweat of your brow you will eat your food until you return to the ground" (Gen 3:19). On the other hand, the Bible also contains a number of teachings discouraging Christians from neglecting faith for the sake of riches and material possessions (Ps 73:12;

Matt 6:25; 19:24; 1 Tim 6:8-10), presenting a balanced view of finances to protect the poor and warning against materialism.

Research by Gans (1995) explains poverty in the context of individual flaws, such as poor attitude, motivation, or morals. The myth exists that any individual can succeed by skill and hard work, and that motivation and persistence are all that is required to overcome poverty (Asen, 2002). Other researchers who find little evidence to support this position (e.g., Duncan, 1984; Rank, 1994; Seccombe, 1999) disagree with this myth. Their research refutes the notion that the poor fail because they do not try hard enough, and affirm, on the contrary, that the poor believe in the importance of hard work, personal responsibility, and dislike the welfare system. Many poor people are willing to work hard, but live in overpopulated and high unemployment areas, where they cannot find a place to work.

For centuries, poverty has been seen as a virtue. Religious orders have been created that promoted poverty among their priests, based on Luke's writings against pursuing wealth (Luke 18:25), and Jesus' blessing upon the poor: "Blessed are you who are poor, for yours is the kingdom of God" (Luke 6:20). Poverty as a virtue is a belief among some Christians who see the accumulation of wealth as an opposing Christian force (Matt 6:19). However, wealth, properly used, is an asset for the propagation of Christianity. The ideological dissemination of poverty as a virtue may be questioned in a world that, as a whole, is trying to eradicate poverty. Jesus' teachings on poverty do not present poverty as a virtue; instead, his teachings pronounce the acceptance of the poor and their right to the kingdom. Rich people such as Abraham are among the elected for the kingdom.

## Social theories of poverty

Theorists of social poverty look for causes of poverty triggered by political and social systems, which limit opportunities and resources necessary to live above the poverty level. Social intellectuals explore how social economic systems override and create individual poverty situations (Bradshaw, 2006). This section reviews common social factors that theorists claim lead to poverty.

Why some regions are poor and others rich has been the subject of research for many years. Geographical poverty is not necessarily bound to natural resources, in view of the fact that some places with the greatest natural resources are also the poorest, especially in rural communities. Geographical disparities are often the result of middle and upper social classes moving to the suburbs, taking with them manufacturing and blue-collar industry. Minorities left in the cities are not qualified for the white-collar jobs, and are confined to low-paying jobs such as those offered in restaurants and hotels.

Bradshaw (2006) distinguishes geographically based theories such as rural, ghetto, urban disinvestment, and third-world poverty from other theories of poverty. While these geographically based theories of poverty build on other theories, these theories call attention to the fact that people, institutions, and cultures in certain areas lack the objective resources needed to generate well-being and income, and that they lack the power to claim redistribution of funds. Shaw (1996) points out that, although space is not the backdrop for capitalism, it restructures it “and contributes to the system’s survival.” He adds that “the geography of poverty is a spatial expression of the capitalist system” (p. 29).

Lichter and Parisi (2008) enumerate some negative aspects associated with concentrated rural poverty.

1. *Exclusion*—middle-class and more affluent Americans have little or no real contact with the poor. They study in different schools, socialize in different places, and do their shopping at different stores. The poor are literally separated from mainstream society, living in economically distressed neighborhoods perceived as dangerous, dirty, and to be avoided.

2. *Deficient institutional support services*—such as health care, educational programs, good jobs, and even low-paying job opportunities.

3. *Limited opportunity for upward mobility*—poverty is often passed along from generation to generation, ingraining in the psyche of people an attitude of conformity and even complaisance to poverty.

Residential segregation concentrates poverty in social areas, restricting opportunities to individual families through social isolation and increasing levels of depravation. Residential segregation is related to discrimination and social exclusion, and is generally imposed by a dominant financial group that moves to newer and more affluent regions (Seitles, 1996). Segregated neighborhoods, also called *ghetto-specific culture* (Rank, 2001), tend to accept behaviors such as out-of-wedlock births, welfare dependence, and crime, which, in turn, have made escaping from poverty more difficult. W. Wilson (1996) makes a case that the ultimate solution to inner-city poverty must lie in providing decent economic opportunities within these neighborhoods.

The Combat Poverty Agency (2008) notes that poverty is more than lack of money or possessions. It also means inability to socialize and participate in activities that

require money they do not have, activities such as going to the cinema, eating at a restaurant with friends, going on vacation, or even visiting relatives who live in other states. Poverty can lead people to feel cut off from the rest of society because they do not have the money to socialize with them.

Gans (1995) contends that poverty serves a number of economic, social, and political functions for society. For example, the existence of the poor ensures that there will be a labor pool to work at undesirable but necessary jobs. Such jobs pay low wages, thereby keeping the costs of these services down (e.g., fast-food restaurants, janitorial services). From this perspective, poverty becomes part of a system that ensures a percentage of the population will be economically unstable. Adler (1902) adds that many poor people suffer not because of their own doing, but because “the classes have made them what they are and for hundreds of years hindered their development.” Under normal circumstances, he writes, they would have been equal to those in higher classes “but they have been borne down with the oppression and sheer misfortune.”

In the opinion of some researchers, welfare programs and other social initiatives to help the poor, far from emancipating people and helping them to become economically independent, “trap individual families into a cycle of poverty” (Rank, 2001, p. 883). Charles Murray (1984) has argued that the liberalization of welfare during the 1960s made work less beneficial than welfare and served to encourage low-income people to avoid work and marriage in order to reap the benefits of welfare.

Olasky (1992) calls welfare “the tragedy of American compassion.” Gwartney and McCaleb (1985) suggest that welfare programs in the U.S. “have introduced a perverse incentive structure, one that penalizes self-improvement and protects individuals

against their own bad choices” (p. 7). In their opinion, poverty continues to fester “not because we are failing to do enough, but because we are doing too much that is counterproductive” (p. 15). To have an idea of how the poverty line has been updated to meet the needs of the poor, the poverty threshold in 1988 for a family of four was \$12,092 (Padilla, 1997), compared to \$21,027 in 2007.

Although welfare may have made some people complaisant and dependent on aid, 30 years of research on the effects of welfare on individual families has showed very little effect in fostering dependency and poverty (Blank, 1997; Rank, 2001).

Research by Bradshaw (2006) reveals that personal and community well-being are closely linked in a cascade of negative consequences, and that closure of a factory or other crisis can lead to a series of personal and community problems, including migration of people from a community. Thus, the interdependence of factors creating poverty actually accelerates once a cycle of decline is started. The cycle also repeats itself at the individual level. The lack of employment leads to lack of consumption and spending due to inadequate income and inadequate savings. These individuals cannot invest in training and lack the ability to invest in business or to start their own business, which leads to lack of expansion, erosion of markets, and disinvestment, all of which contribute to more inadequate community opportunities.

Another cycle of poverty is the perspective that lack of jobs and income leads to deteriorating self-confidence, weak motivation, and depression. The psychological problems of individuals are reinforced by association with other people, leading to a culture of despair, and perhaps a culture of poverty under some circumstances. In rural

communities, this culture of despair affects leaders as well, generating among them a sense of hopelessness and fatalism.

As it can be noted, the cyclical interdependence theory of poverty incorporates the tenets of other theories and shows how people become disadvantaged in their social context, which then affects psychological abilities at the individual level.

#### Cultural and structural theories of poverty

A considerable number of studies place the root of poverty on cultural beliefs that support subcultures of poverty. Cultural theories of poverty assume that poverty is linked to behavior and that poverty is rooted in behavior learned in their cultural context.

Cultural theorists suggest that poverty is a phenomenon associated with belief and values transmitted over generations. Thus, individuals become victims of their subculture and own cultural heritage.

The culture of poverty concept has been explained by anthropologist Oscar Lewis (1966) who studied poor families in Mexico (O. Lewis, 1959) and Puerto Rico (O. Lewis, 1965). The culture of poverty, he claimed, is an adaptation to a set of objective conditions of a larger society and once it comes into existence, it tends to perpetuate from generation to generation because of its effect on children. As children, these people were immersed in behaviors and attitudes that perpetuated their inability to escape the underclass. O. Lewis (1966) claims that attitudes and predispositions such as “present-mindedness” and “obsessive consumption” are major barriers to economic mobility. He asserted that chronic high unemployment and underemployment, coupled with little opportunity for upward mobility, have led to a culture of poverty in about 20% of the U.S. poor

population. Once the culture of poverty is adopted, “it tends to perpetuate itself” and “cultural uplifting” may be necessary to lift them out of poverty (p. 22).

Among the negative features associated with the culture of poverty, O. Lewis (1965) cites lack of impulse control, inability to plan for the future, sense of failure, resignation, fatalism, marginality, helplessness, dependence, and inferiority.

Bradshaw (2006) affirms that the culture of poverty “is a subculture of poor people in ghettos, poor regions, or social contexts,” that arises “separate from but embedded in the culture of the main society.” People in these environments are deprived of the information that can help them out of poverty and are nourished cyclically with a culture of poverty that is reinforced by peers.

Rector (2006) maintains that, since the immigration reforms of the 1960s, the U.S. has imported poverty through immigration policies that permitted and encouraged the entry and residence of millions of low-skill immigrants into the country. In his opinion, low-skill immigrants tend to be poor and to have children who, in turn, add to America’s poverty problem, “driving up governmental welfare, social service, and education costs.” Low-skill immigrants “pay little taxes and receive high levels of government benefits.”

Hispanics, says Rector (2006), “make up a disproportionate share of the nation’s poor” due to their low levels of education—over 50% of Hispanic families in the U.S. are headed by persons who lack a high-school diploma. This author presents statistical evidence to attest that “each immigrant without a high school degree will cost U.S. taxpayers, on average, \$89,000 over the course of his or her lifetime.” There are about 6 million immigrants without a high-school diploma, which will impose a net cost of around a half-trillion dollars on U.S. taxpayers over their lifetime. One basic issue in



measuring immigrant poverty relates to the treatment of minor children born to immigrant parents in the U.S. Most poor immigrants to the U.S. remain poor and their offspring sustain the same economic condition.

Another factor associating poverty with immigration is the generational factor. Padilla (1997) indicates that the probability of falling below poverty varies significantly from generation to generation. For recent Hispanic immigrants and the second generation, the odds of being poor were 52.3% lower than they were for third-generation-plus Hispanics. Padilla's findings that "Hispanic economic status actually deteriorates with generational status in the United States" (p. 430) are puzzling, considering that "foreign-born Hispanics have significantly lower high school completion rates and college degrees compared to second or later generations" (Shinnar, 2007, p. 340). The answer to this apparent anachronistic finding lies in the progressive attitude new immigrants bring and their burning desire to prosper in the new land. Most of them come from third-world countries where they have experienced the rigors of poverty and come to the land of opportunity to overcome this condition.

One-parent families are more likely to be poor than two-parent families or single people. Statistics from the U.S. Census Bureau indicate that in 2004, 26% of the 73.2 million children under age 18 lived with one parent, and the remaining 4% lived with no parent. The Bureau estimates that at least one-half of all American children will spend part of their growing years in a single-parent family. A key characteristic of single-parent families is the limited resources (especially time, energy, and money) available to them. Nearly 60% of today's mother-child families live in poverty.

By most objective measurements, the vast majority of mother-headed families hold a disadvantageous position in society relative to other family groups. In addition to living in poverty, they exhibit relatively low education and, as a group, they have little equity or stature in American society along with pressing social and economic needs.

#### Economic structural theories of poverty

Besides individual, collective, and neighborhood factors, researchers also look on the economic structure of the nation as a source of poverty. The uneven distribution of economic resources, such as wealth, employment, and social resources like health services, education, transportation, and housing, is one variable included in the theories of poverty.

Marx and Engels (1968) and, more recently, Wright (1994) argue that poverty is a direct result of the capitalist economic structure. Businesses are profit-driven enterprises constrained by the laws of competition. As a result, labor costs are kept as low as possible by paying workers substandard wages and continually seeking out labor-saving devices such as automation and sending jobs overseas. Consequently, individuals and families from what Marx and Engels (1968) referred to as the *industrial reserve army* are often at the edge of poverty. Ironically, Marx was sure of the eventual demise of capitalism, but did not say if poverty would be eradicated in the socialist and communist future.

Anthony Giddens (1971), in his book *Capitalism and Modern Social Theory*, underlines the effects of capitalism on society as theorized by Carl Marx, Emile Durkheim, and Max Weber. These 19<sup>th</sup>-century intellectuals opposed individual theories of poverty and theorized that political and social forces were responsible for the financial limitations of the poor. Durkheim maintained that even personal actions such as suicide

were mediated by social systems. Marx indicated that capitalism was created as a purposeful strategy to keep wages low. Marxist ideas have stretched their influence to the 21<sup>st</sup> century. Louis Godena (2005) appeals to activists and scholars to stand up against the exploitation of immigrant workers whom he considers soldiers of the “reserve army of the unemployed.”

While agreeing that prosperity could produce poverty, Charles Clark (2002) blames capitalist society for creating artificial scarcity and underproduction for the sake of profit, so that the rich could get richer at the expense of the poor.

Another economic perspective to explain poverty rests on the argument that there are two different labor markets in the American economy. The primary, which is well paid and stable, and the secondary, which is less marketable and marked by instability, low wages, and where individuals have poor working conditions. Citizens with less marketable skills and education often find themselves working in the secondary labor market and, once in it, they create “unstable work histories” that may impede transferring to the primary market (Hodson & Kaufman, 1982).

The U.S. job market is very competitive with limited good-paying jobs available. The majority of jobs in the country are low paying, mainly in the agricultural and fast-food areas. Hagenbaugh and Hansen (2004) reported that “jobs in lower-wage industries and regions are growing at a faster pace than higher-wage jobs,” and studies by the Pew Research Center (2008) affirm that a great number of those low-paying jobs are taken by immigrants who tend to “work harder than both whites and blacks at low-wage jobs.” Creating new jobs is a daunting task in the U.S., which in 2004 required an average of 15,000 new jobs a month “just to keep pace with population growth” (Hoyer, 2004).

Much literature on poverty places the responsibility of poverty on minimal wages. Theorists advocating this notion suggest that “the economic system is structured in such a way that poor people fall behind regardless of how competent they may be” (Bradshaw, 2006). This author further affirms that minimal wages in the U.S. are not sufficient for single mothers or their families to be economically self-sufficient. Fringe benefits, including health care and promotions, have also become scarce for low-income workers (Blank, 1997; Quigley, 2003). Low-wage workers avoid medical attention and buying medicine even when their health condition requires it, because they cannot afford it.

Hispanics are the largest minority group in the U.S., yet they remain at the bottom of most socioeconomic measures, including lower than average personal and family income and higher than average poverty and unemployment rates. Studies by Rakesh Kochhar (2007) claim that, though foreign-born Hispanics workers have made “notable progress between 1995 and 2005 when ranked by hourly wage,” the proportion of foreign-born Latino workers in the lowest quintile of the wage distribution “decreased to 36% from 42% while many workers moved into the middle quintiles.” Kochhar adds that newly arrived Hispanic workers were much less likely to be low-wage earners in 2005 than in 1995, “partly because they were older, better educated and more likely to be employed in construction than in agriculture.” However, despite this improvement, Padilla (1997) indicates that Hispanics, in general, tend to be overrepresented in lower skill occupations.

Poor people who have strong motivation to succeed may be prevented from success by structural barriers built by the economic rules of the land. Removing or ameliorating the level of opposition presented by those barriers can help the poor

succeed; however, overcoming poverty will have a better chance among individuals who do not rely exclusively on social changes but on personal effort and ingenuity.

The Global Development Research Center (n.d.) offers a list of acute causes of poverty which are beyond the control of the individuals—factors such as warfare, sickness, old age, and natural disasters. Other factors mentioned by Simmons (1998), based on a statistical study investigating 1,000 possible causes of poverty among hundreds of cases in Chicago, are lack of employment, intemperance, sickness, incompetence, desertion of breadwinner, laziness, and old age.

### **The Dark Side of Poverty**

Poverty has negative consequences on people's quality of life and on their ability to fully participate in society. One major area of investigation in the field of poverty consists in the analysis of the effects of poverty on the population. Global statistics related to loss of life due to poverty, specifically hunger, indicate that 923 million people across the world are hungry and that every day almost 16,000 children die from hunger-related causes—one child every 5 seconds (Bread for the World, 2008).

In much closer quarters, the damaging effects of poverty in the U.S. began to be uncovered in print over 118 years ago in Jacob Riis's (1890), *How the Other Half Lives*. Riis detailed in his book the precarious living conditions of poor families in certain sectors of New York. In addition to Riis's book, Michael Harrington's book, *The Other America* (1962), unveiled, to the shock of many, the nation's scope of poverty. His study revealed there were about 50 million of the U.S. population at the time (27.6%) who were experiencing the human pain associated with poverty. Some of the most common effects of poverty in the U.S. and abroad are briefly discussed in the following paragraphs.

Poverty impacts every aspect of the individual's life: physical, mental, and emotional. Some of the most common known effects of poverty on the individuals include problems associated with health, education, and debt. Sherman (1994), in his book *Wasting America's Future*, states that one in every five American children is growing up in poverty and goes on to provide a number of health risks associated with poverty. A host of health risks are linked to poverty, which include heart disease, diabetes, hypertension, cancer, infant mortality, mental illness, under-nutrition, dental problems, and other diseases (Rank, 2001; Williams & Collins, 1995).

Mink and O'Connor (2004) have documented ample evidence linking poverty to the rise of death rates in the U.S. Similar studies by the Centers for Disease Control and Prevention (CDC) and Hahn et al. (1996) have also determined the effect of poverty on mortality in this country. "The death rate for the poverty stricken is approximately 3 times higher than for the affluent" (Pappas, Queen, Hadden, & Fisher, 1993; Rank, 2001).

Poverty also affects the acquisition of human capital, which is closely linked to the quality and level of education a child can receive (Rank, 2004). Children in poverty are more likely to receive an inferior education, which, in turn, will limit their ability to compete as an adult in the labor market. People with limited schooling may face the future without the necessary qualifications for success and may end up unemployed or in low-paying jobs.

People with low wages or who depend on social welfare are prone to get into debt and have difficulty finding loans. For many people in poverty, access to mainstream

financial services can be difficult, so they are more likely to borrow from moneylenders who charge a far higher rate of interest than banks or credit unions.

Poverty is also responsible for austerities experienced by families' out-of-wedlock children, violence, and poor living conditions (Anderson, 1997; Fremstad, Gragg, & Waller, 2007; Koerner & Koerner, 2008; Yoffe, 2008).

The absence of ethnic and geographical heterogeneity is related to segregation and is responsible for "occupational pay degradation" among Hispanics, according to studies by Lisa Catanzarity (2002). Catanzarity's research shows that pay deterioration "may result from subordinate groups' concentration in fields that suffer from poor market position" (p. 316). Similarly, pay degradation is partially the result of ethnic job competition in which a group is willing to accept or unable to resist low wages. The readiness to accept lower wages is exacerbated by new immigrants who, desperate for money, take whatever job is at hand for whatever wage. Robert Aponte (1990) affirms that crowding resulting from undocumented immigration of people with lower levels of education and limited skills is a common source of pay degradation.

The constant influx of new immigrants willing to work for less "is decisive in keeping low-wage manufacturing within domestic borders" in cities like L.A. and New York (Catanzarity, 2002). The cheap labor pool formed by the constant incoming of immigrants is intensified by the willingness of business proprietors to hire people at lower than normal wages.

Jobs occupied by immigrants with time become "culturally devaluated" (Catanzarity, 2002) and unworthy of higher social levels. The immigrants' low social status can transfer to their work itself, and once an occupation becomes identified with a

low-status group, its label can have influence. Employers often prefer to hire subordinate groups for less desirable jobs, in part because dominant groups tend to be uninterested in these positions and occupy those positions only temporarily when they experience an extenuating financial situation (Catanzarity, 2000). Latino immigrants are overrepresented in less skilled occupations; this is the reason why they are often seen working in housekeeping, gardening, and restaurant occupations. Studies by Rakesh Kochhar (2006) reveal that 12.3% of foreign-born Hispanics are employed in the restaurant and hotel industry, compared to only 5.9% of native-born workers.

In addition to the direct effects on the individual and the family, there is a bulk of research connecting the level of neighborhood poverty with the rate of crime. Although some scholars disagree about how much poverty affects crime rates, other researchers, such as Mehlum, Moene, and Torvik (2004), allege that “poverty makes thieves and thieves hamper economic growth,” creating a potential “vicious cycle that can result in a poverty trap” (p. 1).

### **Emancipating the Poor Financially**

Many studies exist on the problem of poverty in the U.S. that approach the subject from a socio-political perspective, offering solutions involving political structures, government funds, and social orderings. Efforts to help low-wage workers and raise their “quality of life” come in the forms of “unions,” “community-based worker organizations,” “community coalitions,” “faith based organizing networks,” and “solidarity movements” (Fine, 2005).

Programs and initiatives to ameliorate poverty that provide free food, money, and medical care are commendable and necessary, but generally these programs provide only



for subsistence and continue to sustain poverty levels among the poor. Moreover, many poor become so complaisant and dependent on poverty-sustaining programs to the point that they cannot perceive better economic horizons.

Poor people will continue to be poor by continuing to do what they have been doing in the past. This idea implies that, in order to reverse poverty, individuals and families need to do something different. Being poor is not morally wrong, but to overcome poverty requires a progressive positive attitude. Individual initiative and desire to move away from poverty requires a change of mind and a change of heart.

Dependency on social programs is not the solution to poverty. Programs to solve poverty are designed to provide the minimum for survival. To surpass the poverty line, people need to look for other sources of income. They may obtain this new source of income by putting in more hours of work a week or by finding a better-paying job.

Development of immigrant youth is the key to future economy. Between 1980 and 2000, the number of foreign-born persons living within the U.S. doubled (Schmidley, 2001). As a result, one in five American children is currently a first- or second-generation child of immigrants (D. Hernandez, 2004). Perreira et al. (2007) argue that the long-term social and economic ramifications of the huge mass of immigration experienced by this country hinges on the development of these youth and their successful transition to the labor market.

The study of how poor Hispanic immigrants were able to overcome poverty can be instrumental in devising interventions and publications to instruct and help other immigrants overcome poverty.

## **Success and the Multimillionaire Quest**

The success of immigrants in America is a testimony to their resilience and to the country's economic capacity that has absorbed millions of immigrants for many decades. Being successful is not synonymous with being rich; in fact, depending on what definition is used, poor people can be successful, as long as they are happy with what they have. This section discusses the issue of success in the context of wealth and answers to questions such as: What is the meaning of success? Who is a millionaire? What are the factors that contribute to becoming a multimillionaire? What studies on multimillionaire immigrants exist? What are the variables associated with achieving financial success in the U.S.?

### **The Meaning and Nature of Success**

The stories of immigrants who moved to the U.S. in poverty and became multimillionaires are stories of success. This section is devoted to the understanding of "success," a term vastly discussed in current literature.

Success is a complex achievement involving many factors and variables that may be viewed through a variety of lenses. The subjective nature of success has led to a plethora of definitions that boggles the mind. According to Zelinski (2007), success should include elements such as "health, happiness, financial independence, job satisfaction, and freedom" (p. 14). In his words, real success does not entail being worth a million dollars, "it is handling money wisely so that I don't have financial problems" and having not only the time, but also "the ability to enjoy a lot of leisure activities" (pp. 14, 15).

Other definitions of success link the term with individuality, morality, and healthy social relationships. Associated with those areas, success means more than making money, it means making meaning (Porrás et al., 2007). Newberry (2007) includes a list of definitions of success such as: “The realization of a worthy ideal,” “making the most of what you have,” living your life your own way,” “the accomplishment of God’s will” (p. 7). Carlos Slim, recognized as the richest man in the world in 2007 and again in 2010, said that success is not necessarily found in money, academic titles, owning companies or being an outstanding professional. In his opinion, success is found in the meaningful social relationship that includes friends and the immediate family.

Hochschild (1995), in her book *Facing up to the American Dream: Race, Class, and the Soul of the Nation*, describes success in the context of the AD. This author believes that definitions of success involve measurements as well as content. She classifies success into three categories associated with behavioral and normative consequences:

1. *Absolute success*—In this case achieving the AD implies reaching some threshold of well-being, higher than where one began, but not necessarily dazzling.

2. *Competitive success*—This level of success achieves victory over someone else. “My success implies your failure. Competitors are usually people, whether known and concrete (opponents in tennis match) or unknown and abstract (all other applicants for a job)” (p. 17).

3. *Relative success*—In this type of success, achieving the AD consists in becoming better off than some comparison point, whether one’s childhood, people in the old country, one’s neighbors, a character from a book, another race or gender, anything or

anyone that one measures oneself against. Relative success implies no threshold of well-being, and it may or may not entail continually changing the comparison group as one achieves a given level of accomplishment.

Research by Dyke and Murphy (2006) indicates there is a growing recognition among scholars to include individual feelings about the accomplishments in the definition of success. However, most empirical studies on success focus on the external measures such as the traditional yardsticks of salary, wealth, prestige, and organizational level. This study focuses mainly on the financial success of immigrants who overcame poverty after immigrating to the U.S. and may lead interviewees to share their internal feelings about their financial achievements.

### Financial Success and the American Dream

Many meanings exist attributed to the AD ideology, but they all have in common the belief in the opportunity to achieve some kind of qualitative and quantitative success. This section tackles a vital area in the study, the meaning of success. The topic is vital to my study because of the close relationship between success and the AD concept. One may argue that if the AD is the achievement of happiness and financial prosperity, this dream has been fulfilled by many people outside America. This is a fact! However, this research is about the dream of poor immigrants who were not able to become successful in their countries and have come to the U.S. in search of that coveted dream. There is a possibility that the principles to reach the American Dream may be the same principles that provide quantitative and qualitative success in other countries.

Achieving financial success has ruled the minds of society. Diener and Seligman (2004) attest that economics now reigns unchallenged in the policy arena and in media

coverage as a quality-of-life indicator. News magazines and daily newspapers have a section devoted to money, and economists in the world view wealth with prominence. These authors also underline that when politicians run for office, they speak at length about what they will do, or have done, for the economy. Television programs present frequent reports about unemployment, the Dow Jones average, and the national debt. Rarely do the news media reports on “how depressed, engaged, or satisfied people are.” Politicians may have difficulty being elected by basing their campaigns on their plans for reducing distress, increasing life satisfaction and meaning, enhancing marital and leisure satisfaction, and optimizing engagements at work.

Elucidating in the field of microeconomics, Diener and Seligman (2004) affirm that the standard assumption is that, other things being equal, more choices mean a higher quality of life because people with choices can select a course of action to maximize their well-being. Because income correlates with number of choices, greater income is equivalent to higher well-being. Altruistically used, money can provide good education, medical care, feed the hungry, be instrumental in the proliferation of moral principles, and it can be the key to all that the AD represents.

### Who Is a Multimillionaire?

One of the main tasks of this dissertation is to identify poor Hispanic immigrants who became multimillionaires. How to correctly determine a person's status as a multimillionaire begins by defining who is a millionaire. A multimillionaire is “a person who has wealth valued at several million pounds, dollars etc.”—referring to the local currency (“Multimillionaire,” 2001). Under this definition, a person from Colombia can

be a multimillionaire in 2011 with \$1,200 American dollars—1,800 pesos per one U.S. dollar.

More conservative definitions of a millionaire deduct liabilities from total assets. In this case, the measurement is net worth, which counts the total value of all possessions owned by a household, minus the household's debts. Henretta and Campbell (1978) indicate that net worth includes "net savings, home equity, business assets, and real estate holdings" (p. 1213). Net worth is usually the norm used to determine a person's creditworthiness. This dissertation uses net worth as the basis for selecting multimillionaire participants for the study, individuals who have a financial net worth of at least 2 million U.S. dollars.

Despite the images that people may associate with being a millionaire, this status is no longer what it used to be some decades ago. Many millionaires who have this title live without luxuries and do not feel rich; however, they are included in a select group of people known as HNWI (High Net Worth Individuals). Samuelson (2006) reports that the gap between the super rich and most Americans has narrowed enormously from the days of George Vanderbilt III—heir to a railroad fortune. At that time, most Americans lived in filthy slums or on modest farms. Now, says Samuelson, "even the wealthiest among us live more like ordinary people than George Vanderbilt ever did" (p. 40).

### **Studies on Millionaires**

Not many academic studies on millionaires or multimillionaires exist, mainly because those individuals value their privacy and are not very accessible. A search on peer-reviewed articles in Sage Publishing and JSTOR, conducted on March 22, 2010, revealed 23 entries of millionaires, none of them related to the quest to become a

multimillionaire or related to immigrant millionaires. One Ph.D. dissertation on millionaires and immigrants was found on a ProQuest search. The study was conducted by Roselyn Boneno (1986) under the mentorship of the Louisiana State University: *From Migrant to Millionaire: The Story of the Italian-American in New Orleans, 1880-1910*. The qualitative study traces the reasons, difficulties, and economic developments experienced by Italians in New Orleans between 1880-1910. The second study was a study in the United Kingdom, on behalf of HMRC (Her Majesty's Revenue and Customs). This study on multimillionaires was conducted by Barnard, Taylor, Dixon, and Purdon (2007). Main objectives for the study included the feasibility of conducting research with the very wealthy and exploring issues regarding their attitude and behavior regarding tax and wealth management. The results were inconclusive. It became impossible for the researchers to pass the gatekeepers and meet directly with the multimillionaires for in-depth interviews.

Non-academic books on how to become a millionaire abound providing “how to” advice and revealing secrets millionaires report helped them achieve their fortune. Most notable among these books is the bestseller *The Millionaire Next Door: The Surprising Secrets of America's Wealthy*, by Stanley and Danko (1996). A more recent publication that has received public attention is *Secrets of the Super Rich* by Michael Gilding (2002), an Australian professor of Sociology at Swinburne University of Technology. This author shares in the volume the results of in-depth interviews with 50 people drawn from a list of wealthy individuals produced by the Australian magazine *Business Review Weekly* (BRW). Gilding's study of Australia's multimillionaires—from 1988 to 2000—underlines that they attempt to conceal their identity for two reasons: one is to prevent

people or institutions requesting donations and, two, people in Australia are not fond of the rich, they even tend to look down upon them. This view of the wealthy is quite different from how Americans see the super rich.

Other books on the same subject have been written by Schiff and Gerlach (2001) *The Armchair Millionaire*; Ruiz (2005), *The One Hour Hispanic Millionaire*; Hansen and Allen (2002), *The One Minute Millionaire: The Enlightened Way to Wealth*; and M. Fisher (1990), *The Instant Millionaire: A Tale of Wisdom and Wealth*, who discusses the question of why some people succeed in becoming millionaires while others only dream about it.

### Social and Human Capital Theories of Success

According to Uslander (2001), social capital refers to social networks, bonding similar people and bridging between diverse people, with norms of reciprocity. Social capital “emphasizes the importance of networks through membership in groups or institutions” (Parris-Coates, 2010, p. 25). Adler and Kwon (2002) indicate that the goodwill and assistance that others have toward us is a valuable social resource.

Immigrants who leave their social networks and begin a new life in a new land benefit greatly from the goodwill of friends, relatives, and colleagues (Portes, 1998). The support and guidance received by newly arrived immigrants from people in the new land are very important for their financial success.

Social capital is also fundamental in the academic success of individuals, which is linked to financial success (Terrion, 2006). The credentials conferred by a degree often make immigrants in the U.S. more competitive in the American market and are instrumental in their financial success (Gibson & Ogbu, 1991). According to The Global



Development Research Center (2008), low wages and poverty are closely related to education, skills, and experience. Poor immigrants stand a better chance to find white collar jobs and become financially successful with a college degree rather than surviving on blue collar job salaries.

Human capital is defined as “the abilities and skills of any individual, especially those acquired through investment in education and training that enhance potential income earning” (“Human capital,” n.d.). According to Dobbs, Sun, and Roberts (2008), human capital theory “is a well-accepted foundation of human resources development research and practices” (p. 788). Why some poor immigrants succeed in the U.S. while others continue to struggle in poverty the rest of their lives is related to the human capital they bring at the time of immigration and to the ability to enhance their human capital after arrival to the new land.

Human capital, encompassing individual characteristics such as educational attainment, work experience, and specific training, is an important predictor of employment outcomes for immigrants to the U.S. Cohen and Kogan (2007) found that human capital characteristics and educational attainment, in particular, are the strongest predictors of some immigrants’ entry into paid employment. Financially successful immigrants depend on income generated by their employment or personal business. Immigrants do not become wealthy by depending on social welfare.

Several studies in sociology and economics have considered the impact of social capital on immigrant self-employment (Bates, 1997; Waldinger, Aldrich, & Ward, 2006). Coethnic or homogenous contacts immigrants have upon arrival to the new land are often viewed as “bonding social capital,” whereas contacts with natives of the host country are

referred to as “bridging social capital” (Kanas et al., 2009). Although immigrants mostly have access to homogeneous social networks rather than bridge groups (Portes & Sensenbrenner, 1993), both social groups are instrumental in connecting immigrants to salaried and self-employment jobs (Kanas, Tubergen, & Lippe, 2009).

Many immigrants come to the U.S. for the purpose of working, “including those who come as unauthorized labor migrants from Mexico and those who enter under various kinds of employment-based visas” (Bean, Leach, & Lowell, 2004, p. 500). The quality of salary, opportunity for self-employment, and capacity for upward mobility have been associated with the human capital that immigrants possess. Higher levels of education and English language skills are traditional human capital attributes regularly associated with immigrants’ upward economic mobility (Chiswick, 1986; Hagan, Lowe, & Quingla, 2011).

Bates (1997), in his book, *Self-Employment and Upward Mobility*, argues that self-employment is most likely pursued by people who are highly educated and skilled. Kanas et al. (2009) note that human capital, such as education and skills brought by immigrants to the U.S., does not automatically guarantee financial success or self-employment; in fact, they believe that education and work experience in the country of origin are often considered of lower quality and “difficult to transfer” in the host country (p. 182). These authors affirm that “education and work experience acquired in the host country tend to better fulfill the needs of the host-country labor market” (p. 182). Other research corroborating their finding indicates that the knowledge and skills acquired on the job in the host country are presumably more transferable and more compatible with the requirements of the host-country labor market (Bratsberg & Ragan, 2002).

Research by Hagan et al. (2011) among Hispanic immigrants who rank low on traditional human capital attributes, but high on work experience and informal learning, reveal three empirical strategies that low-educated immigrants use to gain economic mobility: (a) skill transference, (b) on-the-job reskilling, and (c) individual agency practices, such as *brincando* (job jumping or job hopping). According to these authors, *brincando* is a strategy to escape bad jobs or jobs with limited advancement opportunities and acquiring new skills to improve “work conditions and augmenting wages” (p. 152).

### Variables Associated With Financial Success

Literature on financial success underlines several key variables, such as human action, attitude, real estate, and thriftiness. This section is devoted to the discussion of cognitive and practical concepts related to economic success. Some of the most popular success variables are discussed on the following pages. The study of those variables was helpful for the preparation of the interview question sheet. In an in-depth interview study on 50 multimillionaires listed in the Australian magazine, *Business Review Weekly*, Michael Gilding (2002) found out that there are many paths to wealth. In fact, some of the interviewees had lost their parents at a young age and were escapees of the Holocaust. However, his study revealed that most of the parents of the participants, although not wealthy, owned their own business or were self-employed.

### Financial Success and Human Action

Zelinski (2007) states that all acts performed in the world “begin in the imagination” (p. 82). Financial success is more likely to find those who dream about it

and thrive to achieve than those who wait for it passively. Just looking at how others have attained the dream successfully is not enough.

Research by Turner (1983) accentuates that human action may be motivated by: (a) *Purposeful rationality* in which both goals and means are rationally chosen, illustrated by the engineer who builds a bridge by the most efficient technique of relating means to ends, (b) *Value-oriented rationality*, characterized by striving for a substantive goal—for example, the attainment of salvation or ascetic self-denial in the pursuit of holiness, (c) *Affective action*, anchored in the emotional state of the individual rather than in the rational weighing of means and ends, and (d) *Traditional action*, guided by customary habits of thought and reliance on tradition and culture.

More recent studies associate human belief and activity with adopted worldviews. Sire (2004) explains that there is no time during the day or night, not even in our dreams, when our worldview will not be an integral part of who we are. In his opinion, “one’s worldview is a matter of the heart” (p. 108). Human action is colored by the values and desires instilled in the human mind by the adopted worldviews.

Nickerson, Schwarz, and Diener (2007) suggest a number of possibilities how people might achieve financial success: earn money, marry money, steal money, inherit money, win the lottery, or make wise investments. Most people earn money by making wise investments and by job income. My study of achieving financial success focused on these two sources of income, which are closely interrelated with human performance.

Achieving the AD from poverty begins with envisioning an outcome one would like to see become reality. Zapata (2003) quotes Eleanor Roosevelt to get this point across: “The future belongs to those who believe in the beauty of their dreams” (p. 23).

Dreams “assume that one can advance confidently in the direction of one’s dreams to live out an imagined life” (Cullen, 2003, p. 10). However, dreaming about specific outcome is not enough to achieve financial success in the U.S. or in any other place in the world. Prosperity in any place and in any enterprise—music, sports, or business—requires hard work, there is no getting around it. As Zelinski (2007) proverbially conceptualizes it: “God gives every bird his worm, but He does not throw it into the nest” (p. 93).

Research by Gilding (2002) revealed that the wealth of most super rich people is the result of a lifestyle of hard work and perseverance. This is true of immigrants who arrive in the new land practically with only the clothing they wore when they immigrated. W. Clark (2003) alludes in his book to immigrants who bring to the U.S. “little more than their strong ambition and a determination to succeed” and “make it” (p. xiv).

Newberry (2007), in his book *Success Is Not an Accident*, underlines the importance of hard work, planning, and perseverance to achieve success. It requires intentionality. It is something that comes in the way of people randomly and avoids others. Success is something that people make happen. It is based on specific principles and behaviors, reaping the fruit of labor and dedication. How humans become financially successful can be a matter of much debate. There is not a panacea, one-size-fits-all formula for financial success; however, hard work has been recognized as a success ingredient by most writers on the topic. Johnson (2006) describes the U.S. merit-based nation that “assures all citizens that regardless of the circumstances to which you were born, with hard work and determination we all have equal chances in life” (p. 102).

America is viewed by some authors as a merit-based society where individual effort and abilities determine how successful one will be in life (Hochschild, 1995;

Johnson, 2006). The belief held by many Americans is that individuals themselves have the ability to choose their own destinies. Although the AD focuses on individualism and obtaining material, economic, and educational assets, evidence shows that hard work alone does not guarantee success, nor does merit alone determine a person's position in life. Johnson (2006) uses the working poor as an example of how some people work very hard and yet never achieve financial success.

### **Financial Success and Sustainability**

People may become financially successful at some point in life and lose everything on a bad transaction. Real financial success is not a “flash in the pan” event; it requires sustainability. Porras, Emery, and Thompson (2007), in their book *Success Built to Last*, underline the challenges faced by successful people in sustaining their achievements. One of the prescriptions to success by sustainability, they suggest, is “loving what you do” (p. 36). According to Herman (1996), true financial success goes beyond the initial growth, it should be sustained. Successful people are not celebrities-of-the-moment who come and go, they are enduring achievers characterized by long tenure performance and people who matter year after year.

In a book for which John McCain wrote a foreword, the senator notes a difference between “temporary and lasting success” (Porras et al., 2007). Sustainable success is often affected by a change in lifestyle and attitude. According to Porras et al. (2007) financial prosperity often leads to a lavish lifestyle that produces arrogance and a morally destructive life. These authors believe that successful people often experience “significant failures, losses, and bitter disappointments” (p. 8) and that most overnight successes “require decades of failure to achieve their dreams” (p. 131). Failure serves no

benefit if those who fail do not learn from it. J. Lewis (2008) fosters the thought that failure serves its educational purpose when it generates a new and different form of success.

### **Financial Success and Real Estate**

Real estate investment is concurrent with the quest for financial success and achieving the AD. W. Clark (2003) includes “entering a profession and becoming a homeowner” as two distinct markers for achieving the AD. Cullen (2003) heightens home ownership as part of the Dream, indicating that “no American Dream has broader appeal, and no American Dream has been quite so widely realized” (p. 136). He adds that “very little of the wealth of rich people comes from their salaries; instead, it comes from investments” (p. 160). The rising value of land and housing has often been linked with the wealth of millionaires in the U.S. Housing and the ownership of rental units provide a sense of security and “produce income without labor on the part of the shareholder” (p. 160).

Although land was of particular importance early in American history, it was not always viewed as desirable or even an obvious commodity. Initially, indigenous American peoples thought land could no more be bought or sold than the air they breathed or the water they drank. Spanish and French colonists typically measured wealth, not with land, but in terms of the gold, fish, and furs they extracted from North America (Cullen, 2003).

The value of land in the U.S. began to take a turn in the days of Thomas Jefferson, who led the Congress in 1785 in drafting a plan for survey and sale of the land in the West. Seeking to avoid the tangled claims that had characterized the settlement of

Kentucky, the Congress divided western territories into townships composed of 36 sections of one square mile (640 acres) each. These grids—one in each town to be designated for the support of public schools—would have a decisive impact on the future landscape of the nation, ranging from the street-and-avenue patterns of many Midwestern cities to the quilt-like landscape seen from an aircraft (Cullen, 2003).

Seventy-seven years later, as proposed in the Republican platform of 1860 and signed by President Abraham Lincoln in 1862, the Homestead Act was enacted, allowing any family head or adult male who was a citizen (or in the case of immigrants, a male who simply declared an intention to become a citizen) could claim 160 acres of land in the public domain. In return, the recipient needed only to pay a small registration fee and promise to remain on the land for 5 years, at which point the title would be transferred to the settler. According to Cullen (2003), by 1880, there were over 242,000 new farms acquired this way.

The dispossession of land from Native Americans practically destroyed aboriginal culture and *modus Vivendi*; however, it gave way to a new form of individual wealth, real estate. The process, although simple to describe, had monolithic historical repercussions. Native Americans gave way to the explorer and hunter, who in turn gave way to the trader, who then gave way to the rancher, who in turn gave way to the farmer who tended the land on which he built his home. Eventually, family farms gave way to towns and cities (Cullen, 2003).

The Industrial Revolution of the 20<sup>th</sup> century drastically changed the way of life of Americans again, opening new frontiers of success and upward mobility. The hunter, trapper, cowboy, and farmer would be replaced by the engineer, bureaucrat, and



consumer. A livelihood would be made not in the fields but in factories and office buildings. And the homes they returned to would not be open tracts but rather planned developments specifically zoned to house such workers. Furthermore, the local supermarket took the place of the family farm, which was virtually supplanted by agribusiness (Cullen, 2003).

By 1920, more Americans lived in cities than on farms, a fact reiterated by the census of 1990 which officially confirmed that most Americans lived in neither city nor countryside but in that demographic hybrid known as the suburb (Cullen, 2003).

#### Real estate and the millionaire quest

Real estate has for many decades been a major source of wealth. Purchasing a home is not only part of the AD, but also one of the most important steps towards the millionaire quest. Although the purchasing power of the Hispanic population is rising faster than that of the general population (Garcia, 2004), only half of U.S. Hispanics are bank customers and only 27% of Hispanics have a mortgage (D. Sánchez, 2006). Dean Graziosi (2007), in his highly marketed book, *Be a Real Estate Millionaire: Secret Strategies for a Lifetime Wealth Today*, shares how he became a multimillionaire, despite being raised wearing “hand-me-downs” and living with his mother in the “only trailer park in town.” He confides that taking action in real estate made him a millionaire in his 20s and a “multimillionaire” by his 30s (p. x). Graziosi highly recommends investing in residential property—single-family homes, duplexes, condominiums, and apartment buildings; rather than commercial buildings, in view of the fact that banks are more willing to extend credit to home buyers. In case of foreclosure, he explains, “Banks know they can quickly get their money back by selling the foreclosed property” (p. 21).

Additionally, this author provides practical advice as to when, where, and how to buy real estate.

### **Financial Success and Attitude**

Popular belief has it that highly successful individuals have achieved extraordinary accomplishments due to their extraordinary traits. This may be true to a large degree in sports but not necessarily in other walks of life. The fact is that most extraordinary success is achieved by ordinary individuals. Zelinski (2007) emphasizes that most successful individuals are ordinary people with an extraordinary attitude and a great desire to become someone. Porras et al. (2007) add to Zelinski's concepts on success the idea that successful people have the audacity to take the initiative despite social pressures. Successful people do not allow obstacles such as discrimination or language barriers to infect their enthusiasm. On the contrary, obstacles may make them hungrier for success.

A positive attitude to succeed can be negatively influenced by pessimistic and bitter social contacts. Family members who have not been successful can form part of a dream buster's list. Zapata (2003) affirms that successful people have a "burning desire" to reach their dreams and pursue them "no matter how extreme the challenges" they face (p. 21). How immigrants succeed in a hostile new land depends greatly on the ambitions they harbor and on how positively they harness energy to fight dream busters. Sooner or later, those who win are those who think they can. That is the power of positive attitude.

In a study correlating aspirations for financial success and a wide variety of other variables, Nickerson et al. (2007) found a positive and significant correlation to areas such as narcissism, authoritarianism, self-acceptance, security, recognition, influence,

esteem as a person, anxiety, self-criticism, and depression. Interestingly, the study also underlined that financial success has been negatively correlated to intelligence, educational level, religious values, family-oriented values, and environmentalism.

A study by Kluger (2005) of successful people, including millionaires such as Martha Stewart, Donald Trump, Oprah Winfrey, and Tiger Woods, underlines ambition as a common denominator.

### **Financial Success and Thriftiness**

According to Thomas Stanley and William Danko, coauthors of *The Millionaire Next Door* (1996), most self-made millionaires are masters at handling money. They are not driving the newest year's model of car, wearing designer clothing, or Rolex watches, and many of them live in modest homes. Their research found that, for most millionaires, building financial independence is a more important priority than impressing others. The wealth attained by most self-made American millionaires is the result of a lifestyle of satisfying work, motivation, perseverance, planning, and, above all, thriftiness. One common denominator among the 500 millionaires interviewed for the research was that they lived well below their means. Other common characteristics revealed by participants of the study included choosing the right occupation, efficient time management, and use of energy and money in ways that support wealth-building, and they all encouraged their children to be economically self-sufficient. Stanley and Danko's research is corroborated by Gilding's (2002) findings on research of wealthy Australians who do not travel on private jets or have million-dollar yachts tied up in Sydney Harbor. Gilding's research uncovered that wealth is more often the result of perseverance, and most of all, self-discipline.

## **Financial Success and Gender**

One important issue to be analyzed on variables connected to financial success is how the concept of success differs between genders. In a qualitative analysis of 40 successful women and men, Dyke and Murphy (2006) corroborated the assertion of a number of authors who see gender differences in how they perceive success. The study finds that women are more likely than men to define success terms beyond wealth and status, and include in the equation concerns about relationships and balance in a more personal, multidimensional definition of success. In contrast, the men in their study were more likely to compartmentalize concerns for career and personal achievement from concerns about relationships. For men, career and personal spheres were not inseparably linked as they were for women in the sample.

Success, like wealth and prestige, is considered by many to be more consistent with masculine socialization (Doyle, 1999). Men traditionally have been expected to be the providers for their families. The roots of this role expectation can be traced back to the Industrial Revolution. The breadwinner role continues to be central to the definition of masculinity today (Dyke & Murphy, 2006).

Doyle (1999) supports the idea that, for most men, success is difficult to achieve and once achieved difficult to hold onto. This author adds that many American men still seem driven to worship success as if it were all that mattered in their lives. The sad truth, he concludes, is that for many men, “success *is* all that matters” (p. 163, emphasis in original).

## **Financial Success and Cultural Assimilation**

Societies and nations are unique in their own way, with their own history, culture, skin color, and physiognomy. Claims of cultural and racial superiority were responsible for the horrors of Nazism and the Holocaust. Should a society demand immigrants to abdicate their cultural heritage in order to accept them? Is acculturation necessary to become financially successful in the new land? Gloria Rodríguez (1999), in her book about educating Latino children in a bicultural environment, mentions several areas of acculturation that Hispanics need to face: “Language, food, religion, music, traditions, and values” (p. 21). Success in a foreign country normally requires the ability to communicate properly, knowledge of the local culture, and ability to learn the processes normally followed by successful individuals in the land. Assimilating into a culture is necessary to become marketable among the dominant group.

### **The meaning and challenges of culture**

The concept of culture has been studied for many decades. Edward Tylor (1871/1958) proposed over a century ago that cultures, systems of human behavior, and thought obey natural laws and therefore can be studied scientifically. He defined culture as “that complex whole which includes knowledge, belief, arts, morals, law, custom, and any other capabilities and habits acquired by man as a member of society” (p. 1). Based on the tenets of this definition, and by the reality that people learn a new culture by socializing and observation, Kottak (2005) affirms that “people become agents in the enculturation of their children, just as their parents were for them” (p. 43). This phenomenon may explain why immigrants’ children are generally better acquainted with the language and culture of their ancestors than their third-generational counterpart.

Several terms associated with the exposure of immigrants to a new culture are discussed in the following paragraphs.

*Acculturation*: The term acculturation is indebted to culture. Kottak (2005) defines it as the exchange of cultural features that result when groups have continuous firsthand contact. The cultures of either or both groups may be changed by this contact. With acculturation, parts of the culture change, but each group remains distinct. The acquisition of the new language is a sign of acculturation, although the language may be affected. One example of how acculturation affects languages is pidgin English, a simplified form of English that blends English grammar with the grammar of a native language.

*Enculturation*: Is the process whereby an established culture teaches an individual by repetition its accepted norms and values, so that the individual can become an accepted member of the society and find their suitable role. Most importantly, it establishes a context of boundaries and correctness that dictates what is and is not permissible within that society's framework.

*Ethnocentrism*: Is the tendency to view one's own culture as superior and to apply one's own cultural values in judging the behavior and beliefs of people raised in other cultures. This is a challenge often experienced by immigrants whose beliefs and practices may be viewed as inferior by the dominant group. Opposing ethnocentrism, *cultural relativism*, argues that there is no superior, international, or universal morality, that the moral and ethical rules of all cultures deserve equal respect and that one culture should not be judged by the standards of another culture. Kottak (2005) implies that ethnocentrism tends to rally immigrants of the same cultural tradition into social

solidarity. This is a partial explanation of why immigrants of the same kind band together in communities and why they keep their language and traditions alive. The issue of ethnic enclaves will be studied later in the light of this phenomenon.

*Cultural assimilation:* Often called assimilation, it is a process of consistent integration whereby members of an ethno-cultural group, such as immigrants or minority groups, are absorbed into an established, generally larger community. This presumes a loss of many characteristics of the absorbed group. People tend to resist total assimilation into the new culture and prefer to change “just enough to keep what they have” (Kottak, 2005, p. 259). Although assimilation of the American culture may seem slow in areas of Hispanic concentration, there are clear indicators that Hispanics are assimilating in the U.S. Murguia and Muñoz (2005) present “Americanization” indicators attesting to the assimilation of the American culture by Hispanic immigrants, such as acquisition of the English language, home ownership, military service, civic participation, and intermarriage. According to the 2000 census, of the people who report speaking Spanish at home, 72% also report speaking English “well” or “very well.” Research in Albany, New York, found that the second generation is largely bilingual; 92% of the Hispanics speak English “well,” and the third generation speaks English only (Munguia & Muñoz, 2005).

*Melting pot versus salad bowl:* A region or society where assimilation is occurring is sometimes referred to as a melting pot. The melting pot idea is most strongly associated with the United States, particularly in reference to immigrant groups that have been assimilated by the American culture. Webster (“Melting pot,” 2001) defines the concept as a place where a variety of races, cultures, or individuals assimilate into a

cohesive whole. The melting pot concept is largely disregarded by modern sociologists as an outdated and diffuse term. The United States and Canada are becoming increasingly multicultural and are deviating from the *melting pot* paradigm and moving toward a more integrating ethnic *salad bowl* concept—each ingredient remains distinct, although in the same bowl, with the same dressing (Kottak, 2005).

#### Cultural diffusion and evolution

Kottak (2005) emphasizes that because culture is transmitted through learning rather than genetically, cultural traits can spread through migration, borrowing, or diffusion from one group to another. Thus, core values from one culture often change when interacting with different sets of dominant values of other cultures forming new hybrids. Contemporary urban cities and metropolises today cannot hide from cultural diffusion. Music, art, food, dress, and languages from different cultures are notably seen and heard everywhere. They all thrive in a different arena and, individually, many succeed and even dominate. Take, for instance, Miami where Cuban culture predominates.

Although culture constantly changes, “certain fundamental beliefs, values, worldviews, and child-rearing practices endure” (Kottak, 2005, p. 43). Some Hispanics from Central America put hot milk into strong coffee (latte), whereas many North Americans pour cold milk into a weaker brew. Culture has meaning in the context it is practiced. But even in a particular context, culture evolves continually (e.g., music, dress, religion, hair cut, the use of knives, forks, and chopsticks). Nida (1954) reminds us that “there are alternative patterns of behavior even within the same subculture” (pp. 30-31). Kissing on the cheek to greet someone, for instance, is a common heterogeneous practice



in some Hispanic countries such as Argentina and Chile. This practice continues among them as they immigrate to the U.S.; however, kissing in North America is a demonstration of affection “between males and females with reference to marriage” (Kottak, 2005, p. 55). Formerly, people in Argentina drove on the left as they do in England, but as Argentineans started to import more and more U.S. cars, they changed their driving pattern to accommodate cars’ steering wheels on the opposite side (Nida, 1954).

### Globalism and pluralism

Globalism and pluralism are two terms closely related. Globalism in particular is greatly responsible for pluralism, the social acceptance of diverse cultures, races, and beliefs. According to Kottak (2005), the concept of cultural pluralism emerged in the U.S. during the First World War among intellectual circles out of the debates over how to approach issues of immigration and national identity. The war heightened tensions between Anglo Americans and German Americans. Nativists at the time fostered complete cultural assimilation of the Anglo American norm, and immigrants who opposed such assimilation were accused of disloyalty to the U.S. In response to the pressure exerted on immigrants to assimilate the local culture and as a reaction against the denigration of culture and race by Nativists, individuals such as Horace Kallen (1915) laid the foundation for the concept of cultural pluralism. He wrote, “Men may change their clothes, their politics, their wives, their religions, their philosophies, to a greater or lesser extent. They cannot change their grandfathers.”

Although there are restrictions on immigration, the United States, since its independence, has been a relatively open society that offers citizenship rights to all

peoples. Today, the U.S. population's texture is formed by many cultures and has become very heterogeneous with various subcultures, classes, and occupational groups.

Although the term *assimilation* is still used to describe the ways in which immigrants and their descendants adapt, the ideas of cultural pluralism and multiculturalism have largely replaced the idea of assimilation. In the theory of multiculturalism, each member of society retains his/her integrity and flavor, while contributing to a successful final product.

Kottak (2005) accentuates that multiculturalism encourages the practice of cultural-ethnic traditions. A multicultural society absorbs individuals not only into the dominant (national) culture but also into an ethnic culture. Thus, in the United States millions of people speak both English and another language, eat both American and ethnic foods, and celebrate both national and ethnic religious holidays. Malik (2001) sustains that multiculturalism has become a catchword in societies which seek ways to ease tensions that are caused by racism and xenophobia. This author argues that much of the discussion surrounding multiculturalism is the result of lack of equality. Samuda and Woods (1983) maintain that "migrants experience less stress in multicultural societies where they can find support among other acculturating groups" (p. 75).

Total assimilation of the new culture by the dominant group, whether forced or voluntary, is a process of deculturation likely to take place in societies which attempt to reduce diversity, while in those more tolerant of diversity, integration or multiculturalism is more likely to take place (Samuda & Woods, 1983). The success of immigrants is facilitated in societies that are supportive of what Strum and Selee (2004) call "accommodation without assimilation" (p. 25), a kind of biculturalism that is tolerant of

other cultures. Fredrik Barth (1969/1998), a professor of social anthropology at the University of Oslo, expands on this idea under the discussion of a plural society with economic interdependence. His approach to the study of ethnicity focuses on the on-going negotiations of boundaries between groups of people.

#### Becoming successful in the new land

Gibson and Ogbu (1991) state that successful immigrants are those who develop “survival strategies to cope with some of their problems” (p. 146). Immigrants face not only cultural barriers, but also language barriers they need to overcome to become marketable, and they should look for opportunities in the structure where their gifts and skills may be needed. Most Hispanic immigrants have found niches not wanted by members of the dominant group or other members of their host society. Unfortunately, those job opportunities seldom lead to financial success. What did multimillionaire immigrants do to attain financial success after immigrating to this country in poverty? This is a question that is investigated in this research. Most likely, to become successful in the U.S., immigrants will have to accommodate to culture within acceptable individual values.

#### **Financial Success and Other Variables**

Financial success is also correlated to other variables that reflect on the side-effects of success, not on the means to attain it. Some of these variables are discussed on the following pages.

## Success and materialism

Despite the good that may result from a philanthropic multimillionaire who rose to riches from the pits of poverty, the wealthy are not immune to the temptation of materialism, “the love for money.” Materialism, usually considered a personality trait or value rather than a goal or an aspiration, is defined as an individual who places a high level of importance on the acquisition and possession of income, wealth, and material goods (Nickerson, Schwarz, Diener, & Kaheneman, 2003; Sirgy, 1998). Far from a philanthropic and altruistic life, materialism can lead financially successful people to “possessiveness, nongenerosity, and envy,” which, in turn, have negative correlations with happiness and life satisfaction (Nickerson et al., 2003).

An edited volume by Tim Kasser and Allen Kanner (2004) has detailed the detrimental effects of materialism, defined as placing a high importance on income and material possessions. The authors documented the problem experienced by materialistic individuals, such as: lower self-esteem and greater narcissism, greater amounts of social comparison (comparing oneself with other people, sometimes for the purpose of elevating oneself, and less empathy, less intrinsic motivation, and more conflicting relationships. Other studies by Burroughs and Rindfleisch (2002) and Diener and Seligman (2004) found that materialism was negatively correlated with both happiness and life satisfaction, and that it may lead to lower well-being, because of the tendency of materialistic people to downplay the importance of social relationships, and having a large gap between their incomes and material aspirations.

True success serves a cause greater than the individual. It is not self-centered and helps those in need. This is a current characteristic of a great number of multimillionaires,

such as Carlos Slim, Warren Buffet, and Bill Gates. Success goes beyond personal fulfillment; it cultivates lasting relationships and makes a difference in the world in which they live. One issue investigated in this research was the participants' involvement in philanthropic activity.

Participants chosen for this study are immigrants who immigrated at 18 years of age and older. At what age they became multimillionaires is another question that deserves attention on this research. A study of more 200 world-famous successful individuals, which included people from well-established lists from *Time Magazine* and business publications such as *Forbes* and *Fortune*, revealed that “the group was largely over age 40” (Porras et al., 2007, p. 7).

#### Financial success and quality of life

Financial success and high social status have long been correlated with longer lifespan, better health, happiness, and well-being (Bhattacharya, 2004; Diener & Seligman, 2004). Financial prosperity provides the means necessary for proper diet, medical care, the opportunity to balance life and work, and taking time off for quality family time. Diener and Seligman (2004) warn that, although economic progress can enhance the quality of life even in industrialized nations, it may not serve as a strong barometer of well-being because there are substantial discrepancies between economic indices and other measures. These authors point out that, as societies grow wealthy, differences in well-being are less frequent due to income and are “more frequently due to factors such as social relationships and enjoyment at work” (p. 19). They also underline the fact that divorce rates increase among people “whose income has risen” (p. 19).

Research has shown that social class is one factor that greatly impacts a person's privileges and advantages in life. "Class can shape, constrain, and mediate the development and expression of knowledge, beliefs, attitudes, motives, traits, and symptoms" (Aries & Seider, 2007, p. 138). The more money, wealth, or economic assets one obtains, the higher the class he or she will achieve. "Social class constrains the possibilities people face and the decisions they make and it provides the possibilities and limits for his or her personal identity" (Aries & Seider, 2007, p. 138). Social class places people in different positions that either benefit or limit their advantages in pursuit of the AD. Poverty reduces opportunities and can greatly inhibit one's chances of success. Therefore, class greatly impacts the way people perceive and achieve the AD.

Inconsistencies exist in the way society labels economic status. For example, society grants school teachers respect and prestige, which increases their social status, but teachers generally earn less money compared to other professions, which may decrease their financial position.

It should be noted that financial success may not always be associated with good quality of life and social status. For instance, a wealthy drug dealer may have a high status in her/his own social enclave, but low social position in society at large, despite her/his high income. Moreover, the quality of life of wealthy drug dealers may be impaired by social stigma, drug habits, and hiding from the law.

The dark side of financial success

Wealth does not provide the answer to all life's questions and is not a prescription to a trouble free life. As Dave Ramsey (2008) says that "most of the troubles have zeros attached to them" (p. 100). Indeed, there is a dark side to wealth that is in tune with the

maxim, “Not all that glitters is gold.” Research by Nickerson et al. (2003) reveals that multimillionaires driving BMWs and living in multimillion dollar houses wake up in the morning saying: “I don’t feel good about myself.” In fact, these authors uncovered that aspiring to and achieving financial success “may have negative psychological consequences, such as depression, anxiety, lessened self esteem, and dissatisfaction with life” (p. 531). Humanistic psychologists have suggested for decades that personal goals based on possessions and approval of other people can distract individuals from meaningful aspects of life and may “lead to psychological distress” (Nickerson et al., 2003, p. 531).

Zelinski (2007), in his book on success, brings to the fore the paradox that although more money should bring more freedom and more security, instead it brings more slavery and more worry. His studies further unveiled that financial prominence may lead to “alienation from previous peer groups, the pain of having to lose a lot more of one’s assets in divorce, and more acute feelings of fear of someone stealing one’s property and money” (p. 152). Zelinsky partly blames the evil of wealth on the love of money and in ironic theological language this author says: “If you make money your god, it will plague you like the devil” (p. 21).

Ramsey (2008) suggests three good uses for money that may ameliorate its evils: (a) *Have fun*—make plans for your dream vacation, (b) *Invest*—such as debt-free real estate, a dream house, (c) *Give*—select a worthy cause you are passionate about and be generous.

## **Financial Success and Education**

Education has been a variable linked with financial success. Cullen (2003) writes that the state university system has served many people in the U.S. “as vessels of the American Dream” (p. 161); however, some authors disagree with this belief. Dentler and Hafner (1997) expound that the attributes originally given to American public schools as an effective antipoverty agency, that took poor immigrant children and taught them so well that they eventually became affluent Americans, is a legend. These authors assert that the reality is quite different and that public schools fail poor children in large numbers and force them out of school, instead. Dentler and Hafner’s bold assertions are corroborated by Hochschild (2001), who declares that public school is the place where many of the lower class and minorities first encounter disadvantages in their pursuit of the AD, because these schools do not equalize opportunities across generations and become the arena in which many Americans first fail.

Giachiello et al. (1983) believe that Hispanics in the U.S. have much lower educational attainment levels than other racial and ethnic groups. However, Hispanic immigrants are known to be very motivated to study. Research among Central American students reveals they think they have more and better opportunities to get ahead in the United States than at home and their parents believe that their children, “armed with U.S. credentials, would be competitive in the American job market” (Gibson & Ogbu, 1991, p. 11). According to Suárez-Orozco et al. (2008), a number of qualitative and quantitative studies suggest that “immigrant youth display more positive attitudes toward school than do their native-born peers” (p. 46).



Besharov (2007) affirms that one of the reasons for the decline in poverty among Hispanics in the U.S., since 1994, is their ability to take advantage of the opportunities they find, especially the opportunity to study. From 1994 to 2005, the percentage of 18- to 24-year-old Hispanics who graduated from high school or obtained a general equivalency diploma rose to about 66% from about 56%. In 2007, about 25% were enrolled in college, up from about 19% in 1994. As a result, many Hispanics are moving more rapidly into management, professional, and other white-collar occupations.

Gibson and Ogbu's (1991) studies on immigrant minorities unveiled that they initially have difficulties in school because of cultural and language differences, but eventually adjust and learn more or less successfully. One reason they cite for this progressive adjustment is associated with the school's response to help immigrant students to overcome cultural, language, and identity barriers. Immigrants successfully face educational barriers in a "non-oppositional" learning environment (p. 20). Most immigrants face educational barriers as hurdles they need to overcome to achieve their long-range goals of employment, good wages, and other benefits, rather than as markers of social identity to be maintained.

#### Education and financial success

A. Gonzalez and De La Torre (2002) maintain that at the root of the economic gap between Hispanics and non-Hispanic Whites is the lower educational level of Hispanics. It is estimated that 50% of the wage gap between Hispanics and Whites is explained by years of schooling, whereas the remaining gap is due to demographic characteristics such as age, English ability, and place of residence. Similar conclusions have been reached by Trejo (1997) and Santos and Seitz (1992).

The Global Development Research Center (GDRC, 2008) also links low wages and poverty to individual education, skills, and experience. These variables find correlation with financial success, but without job opportunity, experienced, educated, and skilled, individuals will become poor. Attesting to this fact is the abundance, in certain parts of the world, of medical doctors, engineers, and architects driving taxi cabs and doing other low-wage jobs in view of high unemployment rates in their areas of expertise. A fact to be considered in education and unemployment is that certain careers have less demand in society today.

Gibson and Ogbu (1991) discuss the theory among some immigrants that education is a the key variable to financial success in the U.S. Parents, therefore, strongly admonish their children to follow school rules of behavior for academic achievement, even when such behaviors are contrary to their own cultural values. According to these authors, immigrant parents advise their children with phrases such as: “Obey your teachers. Do your schoolwork. Stay out of trouble. You’re there to learn and not to fight. Keep trying harder. Keep pushing yourself” (p. 18). These authors further note that, for Hispanics in San Francisco, “obtaining American education was a primary goal of emigration” (p. 17).

In a study on the opinion of students regarding success in the U.S., the vast majority of participants “recognized that education was crucial for their success” (Suárez-Orozco et al., 2008, p. 32). These authors affirm that 97% of immigrants’ children also believe that education in the new land is the key to a better tomorrow. Reflecting on the importance of education, an interviewed Hispanic boy replied that “without good education there’s no good life.” Teachers interviewed in the study testified that

immigrant children “tend to be more respectful and more motivated” (p. 31).

Unfortunately, the cost of education and financial exigencies at home prevent many Hispanics from pursuing undergraduate and graduate education. Parents can help their children in this area by motivating them to pursue a college degree in an area that has high job market value.

Studies by Barbara Zsembik (2000) claim that “proficiency in English” is a variable across ethnic groups that increases self-employment among workers. Other variables that may increase self-employment are higher levels of education and levels of experience, depending on the community’s ethnic composition. Adults have the alternative of studying in the evenings after working hours to acquire better paying skills.

#### The role of parents in academic achievement

In a study on why parents become involved in their children’s education, Hoover-Dempsey and Sandler (1997) uncovered three main factors: first, parents believe it is their responsibility; second, parents experience a sense of efficacy for helping their children succeed in school; third, school appeals inviting parents to become involved in the education of their children. Keithly and Deseran (1995) affirm that the family is the primary arena for socialization of youth and the critical link between an adolescent’s schooling and work experience. Perreira et al. (2007) claim that “parents consciously and unconsciously influence the development of their children” and “transmit to them signals about the relative importance of work and school” (p. 9). They add that immigrant children with two biological parents have greater access to economic resources, social networks, and adult attention and guidance than children from single-parent families.

Research in the U.S. consistently has revealed a positive association between parental education, knowledge of the English language, and children's ability to do well in school. A 5-year longitudinal study of immigrant children by Suárez-Orozco et al. (2008) underlines that parents who are unable to communicate in English cannot help their children academically and cannot communicate well with their children's teachers about their progress. The study also indicates that "the higher the level of education a mother attains, the better her children are likely to do academically" (p. 38). Furthermore, the study also confirms that "working long hours in inflexible low-wage jobs and language barriers are the main reasons why parents usually do not attend parent-teacher conferences" (p. 77).

Scholars have identified several parenting variables that are related to academic outcomes in adolescents, such as parental support/warmth, parental monitoring, parental involvement, and parental educational levels (Arellano & Padilla, 1996).

In a correlation study between parenting and adolescents' academic outcome among a selected group of Hispanics, Plunkett and Bámara-Gómez (2003) uncovered a positive relationship between mother's and father's ability to monitor school progress, and provide help to support their children's academic motivation. School performance of children whose parents were not role models and who were not encouraging and supportive was lower than the performance of children of parents who were encouraging and supportive.

Robert Kiyosaki (2008), author of the best-selling book, *Rich Dad Poor Dad*, states "that money is only one form of power" and that "financial education is where the real power lies" (p. 57). The rich dad philosophy fostered by Kiyosaki provides children

the “financial education to make good money choices.” Parents have the responsibility to give children “the tools and the education” they need to be successful and “enabling and empowering” them to become successful.

#### Educational challenges among Hispanics

Miller and García (2004) assert that increasing the number of Hispanics who successfully pursue associate, bachelor’s, graduate, and professional degrees is one of the most important and complex challenges for American colleges and universities. Their research reveals that the percentage of Latinos earning these degrees “is below those of Whites and Asian Americans.” Particularly, this is a monumental challenge for institutions of higher education in the Southwest, “because a high percentage of the nation’s large, rapidly growing Latino population lives in that part of the country.” The authors list academic English, lack of financial resources, and undocumented status among the main educational barriers for Hispanics in the U.S. Suárez-Orozco et al. (2008) add to the list mastering the intricacies of applying and preparing for college.

Underlining the educational challenge among Latinos, Gonzalez and De La Torre (2002) affirm that 50% of Hispanics, 25 and older, did not have a high-school diploma as of 1990 and that college enrollment of Hispanics had generally fallen below non-Hispanic Whites. Adding to this dark reality, Miller and García (2004) indicate that of those who finish high school, “a relatively small proportion” are “well prepared academically for college” (p. 190). High-school performance plays a critical role in whether students will access the more promising institutions of higher learning. In view of this educational trend among Hispanics, and in view of the fact that education is inexorably linked with socioeconomic status, these researchers believe that fostering

education among Hispanics is particularly relevant to policy making “because it results in a more stable tax base that is less likely to participate in transfer programs” (p. 191).

Based on a mixed-method design in which surveys were distributed and focus groups implemented, McLaughlin, Liljestrom, Hoom Lim, and Meyers (2002) discuss how Latino immigrants enter the U.S. educational system “accustomed to a different classroom environment and may be confused about how to relate with their teachers and with other students during class” (p. 212). This confusion, together with the language barrier, low self-esteem, and marginalization, can explain the high rate of drop-outs ascertained by Miller and García (2004). Hispanic immigrants not only feel marginalized by Whites, but also by Chicanos. A study by Norrid-Lacey and Spencer (2000) revealed that the relations between these two groups are often contentious. McLaughlin et al. (2002) argue that educators of immigrants, in order to be effective, need to learn about “student’s prior educational experience” and “need to examine more closely the nature of communication between students, teachers, and parents” (p. 226).

Dentler and Hafner (1997) explain that, because of the unprecedented rise of new immigrants every year, school districts all over America are grappling with various problems related to their newcomer student populations. Policy analysts, state and local officials, and school administrators are not sure how to tackle the enormous volume of new students who speak a different language.

Valverde (2004) underscores the reality of discrimination and marginalization experienced by Latinos as well as other students of color who are considered “lesser than Whites.” In the face of prejudice and the financial success of individuals who forgo education and became rich, individuals from minority groups often attempt to bypass the

rigors of education and explore success outside the classroom in non-academic activities. Many superstars who make millions of dollars a year “may have little education” and these successful superstars may be adopted as role models more so than “lawyers, doctors, engineers and scientists” (Gibson & Ogbu, 1991, p. 26).

Some scholars have argued that cultural and language differences create conflicts in teaching and learning situations and that these conflicts, in turn, adversely affect the school success of minority children. The proponents of this view do not explain why and how other minorities in similar situations manage to cross cultural and language boundaries and do relatively well in school. (Gibson & Ogbu, 1991, p. 5)

The school setting is generally the first sustained and meaningful social environment for most immigrant youth. “Today, more immigrant children spend more time in schools than ever before in the history of the United States” (Suárez-Orozco et al., 2008, p. 2). It is in school where immigrants develop academically and socially, and where they can more easily learn the new culture and language. Good social relations with peers, teachers, and parents provide a sense of belonging, emotional support, tangible assistance and information, guidance, role modeling, and positive feedback.

Gibson and Ogbu (1991) wrote that “education is a mirror held against the face of people. Nations may put on blustering shows of strength to conceal public weakness . . . but how they take care of their children tells unerringly who they are” (p. vii).

### **Ethnic Enclaves and the Success of Immigrants**

Immigrants tend to concentrate in geographical areas where they feel welcomed and where they can communicate better (Stark, 1991). This is particularly true in the U.S., where almost three-quarters of immigrants resided in only six states in 1998 (Borjas, 1999). Immigration to the U.S., including immigrants from Latin America, took a huge leap with the 1965 Immigration Act. Portes and Jensen (1989) estimate that by

1980 the foreign-born in the U.S. already numbered 14.1 million and that by the middle of the 1980s the country was receiving over half a million legal permanent residents per year from more than 150 countries. Research by M. Sánchez (2006) unveiled that Hispanic immigrants historically have used Los Angeles, Chicago, and Miami as main “Gateway Cities” (p. 16). These cities have large Hispanic communities where immigrants can use their native language to begin anew in the new land.

For decades, many immigrants have concentrated in homogeneous areas where they have become a dominant group, forming ethnic enclaves where newly arrived immigrants can start anew using their native language. M. Sánchez (2006) refers to enclaves as “hubs,” such as “Hispanic hubs” (p. 11). Hubs or enclaves are defined as concentrations of people “with at least 30% of the population from a single visible minority group” (Hou & Picot, 2002, p. 4). Some of these concentrations have been known by names such as Chinatown, Koreatown, Little Havana, and Little Italy (Werbner, 2001). Immigrants in these places find signs, products, and music from their native lands, create new businesses, become tourist attractions, and form ethnic entrepreneurship, which has come to be known as the “ethnic enclave economy hypothesis” (Werbner, 2001, p. 673).

Although ethnic enclaves existed before the 1965 Immigration Act, the topic became widely known as a result of a pioneering article written by Wilson and Portes (1980) on the Cuban immigrant enclave in Miami. Reporting on the labor-market experiences of Cuban refugees from 1973 to 1976, Wilson and Portes found that a great number worked for co-ethnics and that those who work for immigrant bosses were doing better than



refugees working for White-owned firms. Their findings confirm the classical assimilation view that segregation retards the economic achievement of minorities.

Sanders and Nee (1987) criticized and refuted Wilson and Portes's conclusions. Sanders and Nee's research question asked how Cubans in the Miami and Hialeah enclaves compared to Cubans in other locations of Florida. Their findings indicated that enclave workers did not do particularly well and that workers in the open economy, outside Miami and Hialeah, tended to receive higher returns to human capital. These authors did similar studies with Chinese immigrants in San Francisco and those who live in other parts of California, and the results were similar. Studies on Chinese by Wong (1982) ratify the findings of Sanders and others, showing that in the Chinatown area of New York City, 5,000 Chinese work in 250 restaurants within five blocks; but outside Chinatown the number of Chinese restaurants in the state is approximately 4,500. Sanders and Nee (1987) state that Wilson and Portes (1980) "fail to recognize a distinction in return in human capital between bosses and workers" and the "enclave-economy hypothesis must be revised to focus on the advantages of ethnic entrepreneurs in enclave economy" (p. 762).

An enclave is a group or area different from the surroundings, a secured area within another secured area, from Latin *clavis*, "key"; an exclave is the same thing, but usually describes a portion of a country separated from the main part and surrounded by politically alien territory.

One main problem related to the enclave-economy hypothesis is related to how the word "enclave" is defined. In the context of ethnicity, term is defined as "a group or area different from the surroundings, a secured area within another secured area"

(“Enclave,” n.d.). However, in the context of economics, an enclave is not confined to residential space, such as Chinatown or Little Tokyo in Los Angeles. This is why Wilson and Portes (1980) make a distinction between “ethnic enterprise” and “ethnic enclave.” In their opinion, the first may be defined as a firm of any size owned and managed by members of an “identifiable cultural or national minority.” The second, they define as a concentration of such firms in physical space—generally a metropolitan area—which employs a significant proportion of workers from the same minority (Portes & Jensen, 1989; Wilson & Portes, 1980). Alejandro Portes, in a more recent publication, *Immigrant America: A Portrait*, used the term “special concentrations” to refer to immigrants who congregate in ethnic communities (Portes & Rumbaut, 2006). This book alludes to the social, moral, and economic resources immigrants gain in spatial concentrations; among the benefits they list: “preservation of a valued lifestyle, regulation of the pace of acculturation, greater social control over the young, and access to community networks for both moral and economic support” (p. 64).

A more detailed definition of the concept is provided by Toussaint-Comeau (2008) who defines the enclave as an ethnic social structure consisting of a “network of kinship and friendship around which ethnic communities are arranged, and interlacing with these networks with positions in the economy (jobs), in space (housing), and in society (institutions)” (p. 31). These three areas are basic to human subsistence, and make the enclave very attractive to people who venture into the new land depending on weekly earnings.

Regardless of the semiotic uncertainties of the enclave concept, research by Edin, Fredrikson, and Aslund (2003) supports the conclusion that ethnic enclaves improve

labor market outcomes for less skilled immigrants. Moreover, enclaves are like refugee heaven where newly arrived immigrants can associate with their native culture and language. Toussaint-Comeau (2008) punctuates that “these communities tend to be relatively cohesive social units, with common language, culture, and religious practices. In this environment immigrants can find a job and consume ‘ethnic goods’” (pp. 31, 32).

Research by Barbara Zsembik (2000) reveals that ethnic solidarity in a particular community forces owners “to engage in preferential hiring practices that favor coethnic employees”; at the same time, “coethnic employees are obligated to endure lower quality working conditions.” This reality is partly responsible for the migration of ethnic groups from areas where they feel work discrimination exists and for the conglomeration of ethnic groups in particular geographical areas.

Huntington (2004a) has criticized the concentration of immigrants, especially Latinos, in one geographical area. In his opinion, ethnic concentrations impede assimilation, fostering importation of new cultures into U.S. territory and militating against the U.S. Founding Fathers, who considered the dispersion of immigrants essential to their assimilation. However, ethnic concentration is inevitable and has been part of America’s history from its beginning. Aborigines clustered together in communities for protection and survival.

Hispanic ethnic enclaves may not be as united as other enclaves in view of their cultural complexity. Hispanics represent a wide variety of ethnic groups and cultures. They come from different countries representing different idiosyncrasies. Vidal et al. (2000) state that “this diversity represents a challenge to Hispanics in building coalitions among themselves as well as with other minority groups in the U.S.” (p. xiv).

Much has been written on immigrants in America, the American Dream, and how European immigrants like Andrew Carnegie became multimillionaires after arriving in the U.S. in poverty. However, I did not find in my research any academic study on how poor Hispanic immigrants became multimillionaires after arriving in America. This research integrates information from this chapter in the preparation of an interview of a sample of current Hispanic multimillionaires who immigrated to the U.S. in poverty. The following two chapters present a description of the methodology and results of the investigation.

## CHAPTER 3

### METHODOLOGY

This chapter presents an overall picture of how the investigation was carried out. The chapter begins with a description of the design, advocating a rationale for choosing the multi-case qualitative design, followed by the process used for the identification and recruitment of participants, and my role in the investigation. It continues with a detailed explanation of the data collection process and ends with the procedures followed during the analysis of the data.

#### **Research Design**

A research design is more than a work plan, it “is the logic that links the data to be collected (and the conclusions to be drawn) to the initial questions of study” (Yin, 2009, p. 24). Every empirical study has an implicit, if not explicit, research design. Corbin and Straus (2008) describe qualitative research as the ability to step into the world of participants to explore and understand their experiences. This type of research allows researchers to get closer to the participant and dig out individual information regarding the research question rather than testing existing known concepts on the subject.

Creswell (2007) believes that qualitative inquiry is, without apology, “a legitimate mode of social and human science exploration” (p. 11). Although cradled in long social science traditions and hindered by a long Second World War, Flick (2002) underlines a

renaissance of qualitative research, in the U.S., since the 1960s, and since the 1970s in German-language areas. Research by Lichtman (2006) shows that qualitative research took a huge leap in the 1980s when many more people were trained as educational researchers and some began “to question the dominant traditional paradigms of experimental research and hypothesis testing” (p. 42). Based on the rapid growth and change experienced by qualitative inquiry in the 21<sup>st</sup> century, Lichtman projects a future full of diversity and creativity for this research design. Miles and Huberman (1994) affirm that qualitative research, also known as naturalist research, “may be conducted in dozens of ways” (p. 5).

### The Nature of the Case Study

The case study is one of several approaches for doing qualitative social science research, other approaches include: (a) Narrative, phenomenological, grounded theory, and ethnographic (Creswell, 2007). This research approach is defined by Merriam (1998) as “an intensive, holistic description and analysis of a single instance, phenomena, or social unit” (p. 27). The Writing Studio of the Colorado State University (CSU, 2009) defines the case study as a qualitative descriptive research designed to collect and publish detailed information about a particular participant or small group, frequently including the accounts of subjects themselves. The Studio’s opinion is that case studies may embark on the careful scrutiny of some social unit(s) to determine the factors that led to their success. Marilyn Lichtman (2006) suggests that case studies may be combined with other research approaches such as grounded theory. Yin (2002) argues that this research approach relies on multiple sources of information that can include and even be limited to “quantitative evidence” (p. 14).

Yin (2009) maintains that the case study approach “is preferred when examining contemporary events” and when relevant behaviors “cannot be manipulated” (p. 11). Creswell (2007), on his own right as a professor of qualitative research, at the University of Nebraska–Lincoln, argues that qualitative research questions should be “open-ended” and should begin “with a word such as ‘what’ or ‘how’ rather than ‘why’” (p. 107). These criteria apply to the study of Hispanic immigrants who became multimillionaires after immigrating to the U.S. Depending on the question to be investigated, case studies can be explanatory or causal, descriptive, and exploratory (Yin, 2009). The How and What research questions can be worded to elicit explanation from interviewees about a specific phenomenon.

### **Research Question**

The central question posed for this study is explanatory and investigates how a poor Hispanic immigrant becomes a multimillionaire and achieves the American Dream. As explained in chapter 1, the research question differs from the interview question in the way it is presented. The question asked to participants was, How did you become a multimillionaire after arriving in the U.S. in poverty? The question was posed to participants using an inductive approach to investigation, probing responses to dig deeper into the participants’ experience and drawing in-depth understanding of the phenomenon.

Based on the literature review, secondary questions on related subjects, such as education, hard work, learning the language of the land, were added to the Interview Sheet (see Appendix A). The type of questions and participants to be investigated make this a qualitative explanatory multiple-case study, using an inductive approach to investigation. The data retrieved involved observations and in-depth interviews to

understand how poor Hispanic immigrants became multimillionaires, and identified characteristics, factors, and life experiences associated with their success. Miles and Huberman (1994) have advocated qualitative data as the best strategy for discovering information, exploring a new area, and developing hypotheses.

*Question levels.* Yin (2009) recommends researchers to have in mind different levels of questions during the investigation:

1. Questions asked of the interviewee—these are the actual verbal questions asked during the interview which intend to dig out information about the main research question.

2. Questions about the case—these are the research questions the researcher has in mind to keep the topic on the right track. The researcher in the field keeps in mind level-two questions while simultaneously articulating level-one questions.

3. Questions asked of the pattern of findings across multiple cases—these questions are not asked until all the data from each single case are examined.

4. Questions asked of the entire study—related to emerging themes that may need to be reviewed in the literature.

5. Questions about recommendations and conclusions—going beyond the narrow scope of the study. The last three questions are part of the data analysis and therefore do not form part of the protocol.

### **Case Study Designs**

Current literature on research displays various perspectives, designs, and schools of qualitative inquiry that include the multi-case approach (e.g., Creswell, 2007; Hesse-Biber & Leavy, 2003; Patton, 2002; Richards & Morse, 2007). Yin (2009) classifies case



studies into two main types—single and multiple, each with a variant—holistic or embedded. He defines the embedded design as the study containing more than one sub-unit of analysis (e.g., several departments within a school unit). Scholz and Tietje (2002) comment that the identification of sub-units allows for a more detailed level of inquiry; however, the different perspectives and units of analysis that accompany an embedded case study require the use and integration of quantitative and qualitative methods to achieve the goal of complete case understanding. In contrast, the holistic case study examines only the global nature of the organization or of a program (Yin, 2009). Both holistic and embedded designs can be based on single as well as on multiple-case designs. This research study uses a multiple-case design; it selects and interviews several individuals with similar achievements and examines them holistically.

### **A Multi-case Study Approach**

According to Yin (2009), a multi-case study investigates each case individually within its real-life context and then draws lessons from a comparative analysis of the cases. Robert Stake (2006) suggests that an important reason for doing a multi-case study is to examine how the “program or phenomenon performs in different environments” (p. 23). Since multimillionaire Hispanics come from different environments and occupations, I have chosen for my research the multi-case study approach.

Two or more cases broaden the findings and yield better understanding of the research problem. In the opinion of Rudestam and Newton (2007), a purely descriptive or exploratory case study does not satisfy the expectations of a doctoral dissertation. Yin (2009) adds to this concern that many academic departments are wary of supporting single-case studies as dissertations, dubious of the likelihood of learning much of

conceptual value from a single instance or example. “Single-case designs are vulnerable if only because you will have put ‘all eggs in one basket’” (p. 61).

Creswell (2007) explains that the case study research “involves the study of an issue explored through one or more cases within a bonded system” (pp. 73, 74). Yin (2009, pp. 61, 62) argues about the advantages of using more than one case and believes that with two cases, researchers “have the possibility of direct replication.” In his opinion, more than two cases produce a “stronger effect.” This author goes on citing academic studies where researchers used “two-case” case studies (Chaskin, 2001; Elmore, Abelman, & Fuhrman, 1997; Yin, 2009).

Confining the study to only a handful of cases makes it more affordable for the researcher. Rich data for case studies can be obtained by in-depth interviews in the participants’ natural setting and multimillionaires in the U.S. are widely spread in a country of 3,537,441 square miles. Traveling to their natural setting for in-depth interviews implies expenses that will need to be covered by the investigator.

The method used for this research was adapted from the guidelines provided by Yin (2009). It began with the selection of the participants—Hispanic immigrants to the U.S. who immigrated in poverty and limited knowledge of English. Second, each individual case was interviewed following the approved Internal Review Board Protocol (see Appendix B). Third, an individual case report based on the data analysis was sent to each participant to verify the accuracy of the information. Fourth, a matrix coding the salient themes was created for each case. Finally, a cross-case analysis matrix was created to uncover implications and draw conclusions. The creation of tables for cross-

case analysis is suggested by Yin (2009); these tables or matrixes can display the data from individual cases according to some uniform framework.

A frequent complaint about case studies is that they take long and result in massive data collection. Yin (2009) maintains that this complaint has been triggered by the way case studies have been conducted in the past, and suggests that case studies need not have lengthy documents “nor take a long time” (p. 15).

Researchers’ main goal is to provide unbiased accounts of the data collected. Realistically, this is not always the research results, since both, the participant and the researcher, cannot avoid personal assumptions in responding to questions and reporting data results. Hayes-Bautista (2004) recognizes the impossibility of unbiased research and boldly affirms that “academic objectivity is largely a fiction” (p. xvi). Researchers choose the questions they want to analyze and interviewees choose to provide an opinion about the questions. Researchers cannot truly ascertain whether the opinions provided by the participants are honest. Nonetheless, it is the task of the researcher to analyze data under the assumptions that participants have honestly responded to the questionnaire or interview questions. Besides the uncertainty of the opinions of the respondents, the analysis of the data can also be affected by the researcher’s biases. Young (1977) points out that, in the process of digging out truth, “no one is ever completely objective,” for each individual operates with certain preconceptions or assumptions in mind. Young compares preconceptions to “colored glasses with which we happen to look out upon reality” (p. 36). To minimize bias, this research used ways to verify and ascertain information.

## Validity and Reliability in Qualitative Dissertations

Robert Yin (2009) underlines some of the greatest concerns associated with case studies. Among the concerns, he includes the difficulty in providing scientific generalization from a single-case study, the danger of conducting research without a systematic procedure for collecting and analyzing data, and tainting the final report with biased views on the subject. These concerns are not unique to qualitative inquiry; experimental research on a single unique case can have similar risks. To follow proper qualitative research conduct, this investigation is based on multiple cases and applies traditional validity and reliability procedures to avoid biased collection and analysis of data.

People make sense out of their experiences and in doing so create their own reality. Qualitative research, through observation, interviews, and other data collection strategies, aims to gain a version of the participants' reality that is meaningful, valid, and reliable. Some researchers minimize the importance of validation in research. One such author is Wolcott (1990), who has little use for validation and suggests that "validation neither guides nor informs" his work (p. 136). In his research, he focuses on understanding the phenomenon rather than on convincing readers. However, in traditional empirical research, great importance is given to reliability, internal validity, and external validity of measures and procedures.

Many qualitative researchers forego the use of the terms validity and reliability "because of the historical link of these concepts to objectivist research and the argument that they are inappropriate to naturalistic inquiry" (Rudestam & Newton, 2007, p. 112). Eisner (1991), rather than referring to "validation," refers to the credibility of qualitative

research (p. 110). Trustworthiness is a common term also used in qualitative research for validity and reliability. Rudestam and Newton (2007) suggest alternative terms such as “credibility, transferability, dependability, and confirmability” (p. 112).

Regardless of the nomenclature used for judging the quality of the research and the study of semiotics related to qualitative inquiry, all research carries the burden of convincing both the investigator and the audience that it followed a reliable methodology and that the findings are trustworthy.

## **Validation**

Newman and Benz (1998) uphold that case-study methodology has the potential for increasing validity by the variety of data sources it uses. Validating findings is the process by which the researcher determines the accuracy or credibility of the findings through strategies such as member checking, having data and conclusions reviewed and corrected by participants, triangulation, and auditing the procedures by other researchers (Creswell, 2007; Creswell & Miller, 2000). Rudestam and Newton (2007) add that validation is what grants the research “the trustworthiness” for reporting observations, interpretations, and generalizations (p. 113). In short, validating qualitative research means demonstrating that it is well founded and sound, whether or not the results generalize to a larger group. Several areas of validation are appropriate for qualitative inquiry: construct, internal, and external validity. These areas are briefly explained in the following paragraphs.

*Construct validity* is evaluated by examining the plan and the procedures used in constructing the research question and establishing correct operational process for the concepts being studied. Typically, the plan and questions need to be reviewed by experts

before their execution. The proposal committee formed the panel of experts for this study. Yin (2002) suggests other tactics to increase construct validity. One is the use of multiple sources of evidence in a manner encouraging convergent lines of inquiry—recordings, notes, observations, and visitation of the residence and/or businesses of interviewees were the main sources of evidence for this research. A second tactic consisted in establishing a chain of evidence. For this dissertation, the methodologist served as an auditor following the derivation of evidence from the initial research question to the case study conclusion. The third validity tactic was to have informants review the case report draft for input and approval.

*Internal validity*, according to Merriam (1998), research findings should match reality. This is a difficult task! John Ratcliffe (1983) warns about the fact that qualitative data are always colored by the researcher's assumptions; in his words, "Data do not speak for themselves; there is always an interpreter or translator" (p. 149). Yin (2002) explains that internal validity may be extended to the broader problem of making inferences about an event that cannot directly be observed. Based on the interview, the researcher may infer "that a particular event resulted from some earlier occurrence" (p. 35). Yin suggests "pattern-matching" and "explanation-building" of the data for internal validity; this procedure consists in comparing "an empirically based pattern with a predicted one" and explaining the phenomenon "to stipulate a set of causal links about it" (pp. 106, 110). Issue questions of this research elicit information that matches literature affirmation on concepts related to becoming a multimillionaire in the U.S., such as hard work and education.

Another tactic to confirm validity for this research consisted in having the informants analyze the inferential conclusions from the data analysis. Merriam (1998) suggests several strategies to enhance internal validity for qualitative research. These strategies include clarification of the researcher's assumptions, multiple sources, and observations discussed ahead in this chapter.

*External validity* refers to the extent to which the findings of one study can be applied to other situations or “how generalizable are the results of a research study” (Merriam, 1998, p. 207). Yin (2009) argues that in case studies, “transferability or generalizability to other settings may be problematic” and that such attempt is viewed as “a weakness in the approach” (p. 202). However, researchers normally like to know something about the relevance or applicability of findings “to other similar settings, to transcend ‘radical particularism’” (Miles & Huberman, 1994, p. 173). Thus terms such as “dependability” and “confirmability” are more appropriate for qualitative research (Yin, 2009, pp. 203).

The qualitative study concentrates in the description of a relatively small number of participants within the context of a specific setting. The descriptions of the participants or setting under study are sufficiently detailed to allow for transferability to other settings, but not necessarily to generalize findings to other cases. Qualitative generalization is “analytic,” not “statistical” (Yin, 2009, p. 15). Samples can change as the study proceeds, and generalizations to other participants and situations are always modest and mindful of the context of individual lives. Moreover, generalization is the task of the reader rather than the author of qualitative studies. Merriam (1998) explains

that “the researcher has an obligation to provide enough detail description of the study’s context to enable readers to compare cases and situations” (Merriam, 1998, p. 211).

The number of cases enhances the validity of the case study. Yin (2009) explains that the evidence of multiple-case studies, although more time consuming, expensive, and rigorous, “is often considered more compelling, and the overall study is therefore more robust” (p. 53). Multiple-case studies have been “incorrectly considered as multiple cases to be similar to multiple respondents in a survey.” Yin (2009) suggests viewing multiple-case studies “as one would consider multiple experiments—that is, to follow a ‘replication’ design” (p. 53). He advises to select each case carefully so that it either “(a) predicts similar results (*a literal replication*) or (b) produces contrasting results but for anticipatable reasons (*a theoretical replication*)” (p. 54).

## **Reliability**

Reliability in research design is based on the assumption that there is a single reality and that studying it repeatedly will yield the same results; it focuses on cause-effect experimentation. Qualitative research, however, is not conducted in a way that focuses on discovering causal relationships among variables and uncovering laws to explain phenomena; rather, “researchers seek to describe and explain the world as those in the world experience it” (Merriam, 1998, p. 205). Since reliability in the traditional sense does not apply the same to qualitative inquiry, Lincoln and Guba (1985) suggest thinking about the “dependability” or “consistency” of the results obtained from the data (p. 288). This means that, rather than expecting the same results in other settings, the researcher’s aim is that readers understand the results and that the outcome makes sense, is consistent, and dependable.



Rudestam and Newton (2007) add to Lincoln and Guba's explanations that reliability in qualitative research is achieved when we can "rely" on the results or procedures. They further explain that reliability is not the same as total consistency, any more than the basic regularity of train schedules implies perfect predictability. The goal of employing standardized measures in a controlled setting is likely to be incompatible with naturalistic research (p. 112). The role of the protocol is of paramount importance in reliability. According to Yin (2009), "the protocol is a major way of increasing the reliability of case study research" (p. 79).

Dependability and consistency—reliability—in qualitative inquiry pertains to issues such as selection of participants, interviewing process, and transcribing data. In addition, the naturalistic investigator derives constancy through coding the raw data in ways so that another person can understand the themes and arrive at similar conclusions. My coding scheme for this investigation was presented with the understanding that the inductive nature of qualitative analysis could not draw conclusions before all necessary data were collected and analyzed.

The objective of testing reliability in qualitative inquiry is not to replicate the same results as other cases, but for future investigators to replicate "the same case over again"; the goal is to "minimize the errors and biases in a study" (Yin, 2002, p. 36). Dey (1993) asserts with conviction that "if we cannot expect others to replicate our account, the best we can do is explain how we arrived at our results" (p. 251).

Reliability for this research was achieved by following the pre-established research protocol approved for the study and careful documentation of the procedures followed during the investigation. The collection and data analysis for each were done as

if an inspector were looking over the researcher's shoulders and conducted "so that an auditor could repeat the procedures" (Yin, 2002, p. 37).

The stories of each participant, for this study, rely upon their personal narratives in the recordings and field notes. Each recorded narrative was carefully transcribed, and field notes information not mentioned in the recordings was added to the transcript and printed for review. Transcript approval from each study participant was obtained before the data analysis was initiated.

### **Judging the Validity and Reliability of the Research**

Ideally, the quality of any research should be tested for credibility, confirmability, validity, reliability, and data dependability. O'Leary (2005) explains that validity is concerned with the truthfulness of the conclusions and value and whether methods, approaches, and techniques are actually related to what is being explored. She also explains that the dependability of the research accepts that reliability in studies of the social sciences may not be possible, and attests that "methods should be systematic, well documented, and designed to account/control and bias" (p. 74).

Yin (2002, pp. 32-38) suggests several tactics to test the validity and reliability of qualitative research; his tactics have been summarized in various textbooks (e.g., Kidder & Judd, 1986) and were adopted for this research. The use of multiple sources of evidence, establishing a chain of evidence, and pattern matching are some of the tactics suggested by researchers to test validity and reliability. Table 4 provides a list of the validity and reliability tests used for my research, alongside the tactics and form of execution for their application.

Table 4

*Judging the Validity and Reliability of the Research*

Test	Tactic	Execution
Construct validity	<ul style="list-style-type: none"> <li>• Use multiple sources of evidence</li> <li>• Establish chain of evidence through approved IRB protocol</li> </ul>	<ul style="list-style-type: none"> <li>• Data collection—Observations, site visits, interviews, literature</li> <li>• Data collection and composition—Followed IRB protocol</li> </ul>
Internal validity	<ul style="list-style-type: none"> <li>• Do pattern-matching and explanation-building</li> <li>• Have informants review and analyze my conclusions</li> </ul>	<ul style="list-style-type: none"> <li>• Data analysis—Creation of comparative tables</li> <li>• Data analysis and conclusions reviewed by informants and advisors</li> </ul>
External validity	<ul style="list-style-type: none"> <li>• Use replication logic in multiple-case study—analytic not statistical</li> </ul>	<ul style="list-style-type: none"> <li>• Data collection from 4 cases enhances validity</li> <li>• Cross-case analysis</li> </ul>
Reliability	<ul style="list-style-type: none"> <li>• Use case study protocol</li> <li>• Replication of process not results</li> </ul>	<ul style="list-style-type: none"> <li>• Same process replicated in all cases</li> <li>• Process documented for replication in future studies</li> </ul>

## Procedures for Qualitative Trustworthiness

Rudestam and Newton (2007) suggest several procedures to enhance the trustworthiness of a qualitative research project; five of the procedures suggested in their volume were adopted for this research.

*1. Criteria for adequacy and appropriateness of data.* Adequacy pertains to the number of participants selected for the study as well as to the amount of data collected in a qualitative study. Adequacy in the number of participants is determined by the research design. For qualitative case studies, one or more participants is appropriate. I originally proposed to interview no more than three qualified participants for this study; however, I

interviewed six and reported four. Appropriateness in data collection is achieved when the researcher has obtained enough data so that the previously collected data are confirmed and reached the point of saturation. It also means that information has been sampled and chosen purposefully, rather than randomly, to meet the theoretical needs of the study. Finally, multiple sources of data are obtained to provide saturation and confirmation for the emerging model (e.g., observation, field notes, in-depth interview). Interviewees were contacted several times to achieve data saturation. The research methodologist was helpful in elaboration of additional issue questions to reach data saturation.

2. *The audit trail.* According to Rudestam and Newton (2007), an audit trail refers to keeping a meticulous record of the process of the study so that others can recapture steps and reach the same conclusions. An audit trail includes not only the raw data, but also evidence of how the data were reduced, analyzed, and synthesized, as well as process notes that reflect the ongoing inner thoughts, hunches, and reactions of the researcher. This critical self-reflection component (reflexivity) illuminates the researcher's potential biases and assumptions and how they might affect the research process. With the exception of the recordings, hand notes and preliminary data analysis drafts were filed—hand notes, on separate folders, and preliminary drafts on dated files.

3. *Member check.* It is common in the qualitative literature for researchers to return to informants and present the entire written narrative, as well as the interpretations derived from the information, with the intention of confirming the accuracy and credibility of the report. Participants for this research were visited and revisited in person,

by telephone, or electronically, and asked about specific aspects of the study and if the interpretations were fair and representative of reality.

4. *Data triangulation*—Typically, data triangulation consists in retrieving data from two or more types of participants (such as teachers and students). In contrast, Patten (2009) explains that in method's triangulation the researcher draws information from only one type of participant, "but two or more methods are used to collect the data" (p. 157). Qualitative inquirers can triangulate among different data sources to enhance the accuracy of a study. Additionally, they can corroborate evidence from different individuals (participants), types of data (field notes, interviews), or methods of data collection (documents and interviews). The inquirer examines each information source and finds evidence to support a theme. This process ensures the accuracy and credibility of the study in the sense that the information is not drawn from a single source, individual, or process of data collection. Data triangulation for this study was attained by seeking input from non-family members to ascertain the success of participants. Conversations were held with some of the spouses, office managers, and children of participants that verify the trustworthiness of the narratives. Additionally, field notes and observation were used for verification purposes.

5. *Peer review or debriefing*. Many qualitative researchers make use of peers or colleagues to play the role of devil's advocate, asking tough questions about data collection, data analysis, and data interpretation to keep the researcher honest. The dissertation committee, formed by talented scholars who are also friends, posed critical questions throughout the study, and their suggestions were implemented in the final

report. Table 5 offers an overall picture of the procedures for trustworthiness designed for this research.

Table 5

*Procedures for Qualitative Trustworthiness*

<b>Procedure</b>	<b>Tactic</b>	<b>Execution</b>
1. Data adequacy	<ul style="list-style-type: none"> <li>• Multiple sources of data</li> <li>• Field notes and observations</li> <li>• Data saturation</li> </ul>	<ul style="list-style-type: none"> <li>• During investigation</li> <li>• During investigation</li> <li>• Post-interview</li> </ul>
2. Audit trail	<ul style="list-style-type: none"> <li>• Data analysis steps</li> <li>• Hand-notes</li> <li>• Electronic filing</li> <li>• Completion of narrative</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-investigation</li> <li>• During investigation</li> <li>• During investigation</li> <li>• Post-interview</li> </ul>
3. Member check	<ul style="list-style-type: none"> <li>• Confirmation of data accuracy and narrative by participants</li> </ul>	<ul style="list-style-type: none"> <li>• Post-interview and post-data analysis</li> </ul>
4. Data triangulation	<ul style="list-style-type: none"> <li>• Corroborating evidence from different sources—interviews, observations, non-family members</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-interview verification of multimillionaire status</li> <li>• Post-interview phase</li> </ul>
5. Debriefing	<ul style="list-style-type: none"> <li>• Input from advisors</li> </ul>	<ul style="list-style-type: none"> <li>• During the investigation</li> </ul>

### Identification and Selection of Cases

Lichtman (2006) classifies case studies in three groups: “The typical, the exemplary or model, and the unusual or unique” (p. 75). She considers *typical* the cases representative to others in the same set; *exemplar*, as outstanding cases within the group; and *unusual* as outstanding cases which “are special in some way” (p. 75). Hispanic multimillionaires for this research are exemplar cases of individuals with unusual achievements. This research identified and selected exemplar cases of Latino immigrants

who became multimillionaires after immigrating to the U.S. I define exemplary in the context of financial achievement, not necessarily in religious or behavioral areas.

Stake (2006) suggests three main criteria for selecting cases: (a) Is the case relevant to the *quintain*? (b) Do the cases provide diversity across contexts? (c) Do the cases provide good opportunities to learn about complexity and contexts? This section advances theoretical insights on the identification and selection of cases for my research.

Limited by the difficulties and expense associated with the selection of a large representative group of participants, I confined the study to a purposeful selection of a few willing participants. Purposeful sampling is very popular in quantitative studies and “widely used by qualitative researchers” (Patten, 2009, p. 149). Qualitative researchers such as Robert Stake (2006) draw from “purposive sample of cases” for his qualitative work (p. 24). Merriam (1998) also advocates purposive sampling for case studies and reviews several types of purposeful sampling. When researchers use this method, they select individuals whom they believe to be good sources of information and individuals who meet the particular criteria for the study.

The researchers’ judgment for “handpicking” participants tends to be subjective (Patten, 2009, pp. 51, 149) and convenient to what is known, available, and has data-retrieval potential. Patton (1990) points out that “the researcher intentionally selects individuals and sites to learn or understand the central phenomenon,” and the standard used in choosing individuals and sites is whether they are “information rich” (p. 169). According to Stake (2006), one common practice in the selection of participants for a multi-case study is to begin with “cases already or at least partially identified.” Stake asserts that “sometimes all the cases for a multi-case study are known in advance” (p.

22). Researchers agree on the advantages of multiple-case sampling over single case; Miles and Huberman (1994) sustain that “multiple-case sampling adds confidence to findings” (p. 20).

My goal for this research was to find qualified Hispanic multimillionaires for a multiple-case study. The identification and recruitment of participants followed six steps:

1. Identifying key accessible Hispanics in the U.S. that may know qualified multimillionaires for the study (e.g., Hispanic leaders, friends, colleagues, students, and acquaintances). Yin (2009) believes a good tool for screening participants may consist “of querying people knowledgeable about each candidate” (p. 91).

2. Contacting Hispanic individuals who could help me identify potential candidates for the research.

3. Securing telephone numbers of potential research participants.

4. Calling potential participants to explain the purpose and nature of the study and find out which individuals qualified for the research.

5. Once qualified participants were identified, several “exemplary cases” were recruited for the study.

6. Face-to-face, in-depth interviews in their natural setting were procured for the interviews.

Two main criteria for sampling were used for the selection of cases: relevancy and feasibility. Participants should be relevant to the conceptual frame and research question, and feasible in terms of time, money, and access (Miles & Huberman, 1994). Key characteristics of participants for this research included being a Hispanic who immigrated to the U.S. at 18 years of age or older, in poverty (according to the U.S.



poverty threshold), with very limited knowledge of English, and a person who became a multimillionaire (net worth of \$2 million or more) by working in this country.

Although disclosing the identity of participants adds to the reliability of the study, anonymity of participants has been preserved in this study for two reasons. One, Andrews University's policy for treating human subjects; second, multimillionaires tend to conceal their private information for privacy and security reasons.

### **Researcher's Role and Preparation**

The researcher in qualitative inquiry is considered the main data collection instrument; hence, more so than in surveys and experiments, the researcher's beliefs, values, and predispositions tend to influence the entire process. The high potential for bias in qualitative studies can be minimized by an inductive approach to data collection and analysis. Rudestam and Newton (2007) explain that the role of the researcher in case studies is to use their observational and reflective skills "to excavate meaning" (p. 50), as opposed to inferring meaning deductively. Observations, note taking, and coding are naturally selective and the researcher is "constantly making choices about what to register and what to leave out" (Miles & Huberman, 1994, p. 56). My goal, throughout the research, was to be as neutral as possible during the data collection and analysis, and to report as objectively as possible the findings as they were excavated from the data.

Case studies require in-depth questioning, which calls for the acquisition or polishing of skills such as learning how to operate a digital tape recorder and how to ask good questions. Yin (2009) adds the following additional basic skills from the data collector: (a) Be a good listener—not letting oneself be trapped by her/his own ideologies or preconceptions; (b) adaptive and flexible—so new situations can be seen as

opportunities, not threats; (c) have a firm grasp of the issues being studied—such grasp reduces the relevant information to be sought to a manageable proportion; (d) unbiased—not allowing pre-conceived notions to filter data collection and becoming sensitive to contrary evidence.

Yin (2009) underlines the benefits of pilot studies prior to the formal research. Pilot studies can help the researcher refine the data collection plans with respect to both the content of the data and the procedures to be followed. This author clarifies that the pilot study is formative in helping the researcher develop relevant lines of questions and “is not a pretest” (p. 92).

### **Data Collection**

Data collection for this research focused mainly on four sources: interviews, observations, field notes, and documents. These data sources are considered primary sources of data for single-case and multi-case studies (Denzin & Lincoln, 2005; Gomm, 2004; Stake, 2006). Miles and Huberman (1994) warn about the informal and sometimes illegible raw field notes, which are often sketchy and contain private abbreviations. Data write-ups, they say, will usually add some of the missing content of raw field notes because they “stimulate the field-worker to remember things said at the time that are not in the notes” (p. 51). Personal impressions, as well as impressions about each case from others, offer good anecdotal information for validation purposes, but not to be used as the main source for understanding the phenomenon. Reliable research is founded on what the researchers see and hear directly from the subjects (Stake, 2006).

This research was conducted under the assumption that participants would respond to questions with honesty and would act normally without enhancing or staging

characteristics of behaviors in any way. Such behavior could jeopardize the integrity of the information. Also, it was assumed that participants would reveal both positive and negative aspects of their experience. Yin (2009) notes that interviews are verbal reports and that, as such, “are subject to the common problems of bias, poor recall, and poor or inaccurate articulation” (pp. 108-109). A reasonable approach to corroborate interview data is to tape the interview and have the interviewee verify the conclusions.

Data collection for this research was taken in three stages: pre-interview, during the interview, and post-interview information.

#### Pre-interview Data Collection

Pre-interview data collection consisted of note taking during the field research, prior to the interview. The information from this stage is designed to inform readers about the steps followed for the identification of the cases, appointment setting, and other events transpiring prior to meeting with the interviewees. The identification of cases began with finding informants who could provide leads to Hispanic multimillionaires. As minister and professor among Hispanics for 35 years in the U.S., I have made many acquaintances and friends who helped in the identification of cases for my study.

For my convenience, the plan was to find Hispanic multimillionaires close to southern Michigan, where I live. Interviewees living close to my residence would have been convenient because they could have been interviewed face-to-face at minimum travel expense. However, no multimillionaire leads were found near my residence. A total of 12 leads were found from California, Florida, Maryland, and Texas. Nine potential interviewees agreed to participate in the study; six were interviewed, and two of those interviewed did not respond to post-interview emails and calls. The other three

declined to have the interview taped for personal reasons. Careful notes of dates and conversations with individuals during this phase of the research were secured for the final report.

Other information noted prior to the interview is related to telephone conversations with the multimillionaires; how the researcher went about ascertaining their qualification for the study; specific information about the time and place for the interview appointment; travel arrangements to the site; arrival at the interview site; description of the neighborhood; and other relevant information gathered before the interview. Yin (2009) suggests that for interviewing key persons, researchers “must cater to the interviewee’s schedule and availability,” not their own (p. 85).

#### During-Interview Data Collection

Once at the interview site, I proceeded with an introduction, secured an appropriate seating arrangement, and IRB protocols. Two IRB consent sheets were signed by participants, one for them to keep and another for my files. A copy of the IRB protocol, including the consent sheet used for the research, appears in Appendix B.

Miles and Huberman (1994) affirm “that a case always occurs in a social and physical setting,” which they call site (p. 27). The preferred site for the interviewee will be the natural environment where the interviewee lives and performs. Attempts were made to hold the interview at the residence or workplace of the participants for the rich research data the site might reveal.

Yin (2009) explains that case study interviews are guided conversations rather than structured queries. Throughout the interview process, the researcher follows the line of inquiry guided by the protocol and asks questions in an open-ended manner. During

the in-depth interview, the interviewer asks respondents “about the facts of a matter as well as their opinions about events” (p. 106). The interviews for this investigation were not confined to one sitting; follow-up sessions were necessary to retrieve additional relevant data. Table 7 in Appendix D presents the dates and modes regarding how the data were collected from interviewees.

Interview recordings are preferred data for case studies because of the content’s accuracy and rich information about the communication skills interviewees exhibit. However, permission to tape the interview was one of the major hurdles faced during the study. Three people refused to participate in the study because they did not want to have the interview recorded. To have a better chance for permission to record the interview and obtain direct responses to the questions, I assured participants that all personal information, such as telephone number, residential location, and electronic address, would not be disclosed to anyone, either orally, written, or any other form of communication. In addition, confidentiality of the recording would be maintained by offering to destroy the recordings once the information was typed and its contents verified by the interviewee.

Yin (2009) indicates that data collection is more than recording information in a mechanical fashion; he observes that the researcher must be able to interpret the information on the spot, detect contradictory declarations, and request additional evidence, “much as a good detective” (p. 72).

A Sony—ICU-UX70 audio recorder was purchased to record the interviews because of its large recording memory (8 hours) and the facility this equipment provides to transfer the audio recording to any computer via a USB port. A note pad was taken to

each interview to take notes as back-up for equipment failure. New batteries were used for each recording to reduce the possibility of equipment failure during the interview. In addition, I noted observations about the site, the beginning of the interview, and attitude of participants. These notes provided rich information about the living style and demeanor of the participants.

The interview language was determined right before the interview took place. By the time of the interview, I had already communicated with the interviewee and gauged the participants' ability to speak in English and Spanish. The fact that participants immigrated from their country of origin at 18 years of age and older enabled them to speak Spanish fluently and all interviews were conducted in that language with an occasional use of English for technical terms associated with their respective jobs.

Ideally, interview questions would be memorized and no notes would be taken during the interview to maximize eye contact with the interviewee; however, eye contact was partially compromised during this research with note taking for the additional benefits such practice grants. Creswell (2007) suggests an interview sheet with the central and issue questions in proper order for the interview. Appendix A provides a copy of the interview question sheet prepared for this research.

#### Post-interview Data Collection

Once the interview ended and I was back at the hotel from the interview, more notes were taken to register observations and other details pertaining to the conclusion of the interview taken by the use of memory. Post-interview data collection also included participants' responses on follow-up questions about relevant information not retrieved during the interview. This information was obtained during telephone conversations and

through email communications. Post-interview notes were instrumental in tying loose ends and filling in informational gaps.

The nature of qualitative research normally requires the exclusion of close-ended questions, such as age, nationality, gender, and education level. However, this personal information was obtained for this research to make participants real.

Interview recordings were transferred to electronic files in my personal computer for back-up purposes and to facilitate their transcription and analysis. Recordings and notes were transcribed, summarized, labeled, and saved in word processing files for protection and easy access. Recordings were destroyed after transcription to protect the participants' identity; however, the field notes have been preserved for evidence. Miles and Huberman (1994) acknowledge that raw field notes are usually sketchy, with personal abbreviations, often illegible, and containing "half or less of the actual content" (p. 51). Nevertheless, aided by memory, they can draw a clear narrative of the phenomenon and provide excellent data for analysis during write-up and transcription phases. A full narrative from the recordings, notes, and observations for each case is included in Appendix C, to provide readers with a chronological account of the events and life experiences of participants. A shorter version of each case is offered in the following chapter.

Adequacy pertains to the amount of data collected in a qualitative study, analogous to ensuring an adequate number of participants in a quantitative study. Adequacy of data collection for this research was achieved by acquiring data saturation to understand how poor Hispanic immigrants became multimillionaires after arriving in the U.S. This process required repeated post-interview communication with participants.

## Data Analysis

Michael Patton (2002) makes a distinction between inductive and deductive analysis. Deductive analysis stipulates themes beforehand, while inductive draws the categories and themes directly from the data. Qualitative research, although inductive in nature, uses predetermined themes during the interview which are later coded during the data analysis. Nonetheless, the data collection and analysis normally yield new themes on the subject that need to be identified, coded, and analyzed.

Researchers often use the powers of deductive and inductive reasoning in any type of research. Patten (2009) explains that qualitative researchers follow an *inductive approach* to research. They arrived at conclusions about a phenomenon based on the data collected in the field. Also known as the bottom-up approach to research, induction begins similar to climbing a hill, with (a) observation, (b) formulation of patterns, (c) tentative hypothesis, and (d) crystallizing a theory. *Deductive research*, on the other hand, is the opposite; it begins with a theory and proceeds to verify it. This approach to research is also known as the top-down approach—similar to a waterfall: (a) begins with a theory, (b) creates a hypothesis, (c) follows observations, and (d) confirms the theory.

Creswell (2007) suggests that qualitative data are examined “inductively from particulars to more general perspectives” (p. 43), whether these perspectives are called themes, dimensions, codes, or categories. One way to analyze data inductively is by reviewing its multiple levels, starting with the raw data and forming larger and larger categories. The results for this research were represented in tables and narratives.

In the early 1600s, Francis Bacon identified a different approach to gaining knowledge. Rather than moving from the general to the specific, Bacon looked at the



gathering of specific information in order to make general conclusions. He is considered a pioneer of inductivism—a view of scientific method wherein scientists are seen as starting with unbiased observations of facts, progressively piling up more and more facts by means of those observations, and arriving at various conclusions (Moreland & Craig, 2003). Inductive reasoning has been adopted into the sciences as an optimum way to explore new relationships because it allows researchers to use accepted knowledge as a means to gain new knowledge. Examining the data inductively will be a foundational premise on understanding how poor Hispanic immigrants became multimillionaires after arriving in the U.S.

Miles and Huberman (1994) hold that words are the basic medium used for analyzing data from raw notes and tape recordings that the investigator assembles, groups, and breaks into “semiotic segments” (pp. 7, 51). In view of the subjective nature of qualitative word analysis, some researchers, such as Stake (2006), underline the concern regarding investigators’ pre-conceived ideas during the data analysis.

The words researchers attach to fieldwork data are framed by our assumptions, values, and bias. Ideally, investigators should approach the data analysis with a totally neutral stand; however, this ideal is a researcher’s impossibility. Human actions and responses are colored by their worldview, and every human has a unique view of reality, which, in turn, colors their perceptions and epistemological constructions. Regardless of how impossible total neutrality may be, the researcher should procure an unbiased approach to data analysis and not attempt to prove a predetermined hypothesis, ignoring the force of the uncovered evidence.

Creswell (2007) and Stake (2006) suggest several data analysis procedures for case studies. Most procedures used for qualitative research analysis follow the basic order suggested by Wolcott (1994): description, analysis, and interpretation. The procedures used for this research combine ideas gained from different sources, mainly Marshall and Rossman (2006), Stake (2006), and Yin (2009): (a) Transcription of recorded data; (b) merging and organizing the data with field notes; (c) coding—generating categories and themes; (d) clustering and ranking themes among cases (Stake, 2006); (e) interpretation of findings; (f) suggestions for practice; and (g) writing the report. A technique used for the analysis of data consisted of making a matrix of categories for each case and a cross-case matrix to analyze cases side-by-side.

#### Data Transcription and Merging

Each recorded interview was electronically copied, for precautionary reasons, after the end of the interview. Then, the recordings were transcribed into a Microsoft document with the aid of a headset.

The transcription was read carefully and merged with observational notes to create “a detailed description of the case and its setting” (Creswell, 2007, p. 163). Miles and Huberman (1994) call this process “data reduction” and define it as the process of “selecting, focusing, simplifying, abstracting, and transforming the data . . . in written-up notes or transcripts.” These authors believe that as data collection proceeds, “further episodes of data reduction occur” (p. 10). They add that at the end of the coding, some transcripts can be “thick” and that many “can and must be thin” (p. 56).

## Coding and Clustering

Miles and Huberman (1994) define coding as a qualitative data analysis “to review a set of notes, transcribed or synthesized, and to dissect them meaningfully” (p. 56). The codes are tags or data-labeling devices for assigning units of meaning to the descriptive or inferential information compiled during a study. Codes for this study were represented by key words directly or tacitly taken from the data and placed in the first column of a three-column matrix. The other two columns registered interviewees’ *assertions* and personal remarks under a third column called *memoing* (see Table 8 in Appendix E). Miles and Huberman (1994) define *memoing* as “the theorizing write-up of ideas about codes and their relationship as they strike the analyst while coding” (p. 72). These authors suggest the researchers should “always give priority to memoing” (p. 74).

New codes emerged as post-interview data were collected from participants and some codes renamed, fine-tuned, or collapsed as better codes emerged. The coding process followed in this research was:

1. *Pre-coding*—Miles and Huberman (1994) suggest creating a “start list” of codes prior to fieldwork (p. 58). In their opinion, such a list “forces the analyst to tie research questions or conceptual interests directly to the data” (p. 65).

2. *Data coding*—consisted of the identification of new codes from the data analysis (e.g., activities, situations, perspectives, events, strategies, relationships, and settings. Reading the transcript and looking for repeated themes and language is essential in this data analysis step.

3. *Re-coding*—codes were fine-tuned, revised, changed or eliminated as new light on the subject was unearthed.

4. *Pattern coding*—is a way of grouping codes into “smaller number of sets, themes, or constructs” (Miles & Huberman, 1994, p. 69). Pattern coding suggests greater meanings.

5. *Case bridging*—codes within a case were compared to uncover possible associations or inferences.

6. *Cross-case bridging*—codes from different cases were compared for similarities.

Data reduction is not quantification, it is a form of analysis “that sharpens, sorts, focuses, discards, and organizes data in such a way that ‘final’ conclusions can be drawn and verified” (Miles & Huberman, 1994, p. 11). The goal of “paraphrasing,” merging and organizing the data, is to provide an overall narrative of each interviewed multimillionaire and learn from each participant how they reached such financial success after immigrating to the U.S. in poverty.

Once a clean and chronologically organized document was crystallized from the analysis of the tapes and the handwritten notes, the manuscript was sent to the interviewee by email to verify the accuracy of the information. The documents were sent with a note requesting the participant to review the contents and to eliminate or correct any information they felt was compromising or inaccurate. The note also requested that they add any additional information relevant to the study. A new corrected document was sent to participants for approval before the final report was made.

Based on the transcription and field notes, the researcher carefully coded, with key words, relevant assertions from the data, generating categories and themes to

understand how each participant was able to overcome poverty and become a multimillionaire.

“Merging findings into clusters” and looking for similarities and differences between cases is a data analysis strategy used in qualitative research (Stake, 2006, pp. 60-70, 82-84). Miles and Huberman (1994) indicate that sorting and sifting through qualitative data helps in the identification of “factors” and “relationships” between “similar phrases, variables, patterns, themes, distinct differences between subgroups, and common consequences” (pp. 9, 18). These authors also state that multiple-case studies look forward “to cross-case comparison” so that “findings can be laid side by side in the course of the analysis” (p. 35). This idea is endorsed by Yin (2009). He believes that multiple cases “can draw a single set of ‘cross-case’ conclusions” (p. 20). Stake adds that the purpose of multi-case studies is to make “grand comparisons rather than to increase understanding of individual cases” (p. 83). One important goal in a multiple-case study is “to build a general explanation that fits each individual case” (p. 142).

Once a number of themes were detected from each of the cases, a matrix was created to display the themes by case to create a global understanding about the phenomenon. Miles and Huberman (1994) define a matrix as a “data display” (p. 12) crossing lists in “rows and columns” (p. 93). Table shells with rows and columns of data array can be instrumental in coding and for the identification of parallel information from different cases. Chapter 4 and Appendix F display the coding and cross-case matrixes used in the study.

## Interpretation of Findings

Marshall and Rossman (2006) state that interpretation in qualitative analysis is a process that “brings meaning to the themes, patterns and categories, developing linkages” (p. 161). In the same vein, Patton (2002) suggests that qualitative data interpretation consists of “making sense of the findings, making inferences, considering meanings, and otherwise imposing order” (p. 162). Data interpretation for this study aimed to unearth understanding about how participants moved up from poverty to riches and identifying key factors that contributed to poor immigrants becoming multimillionaires. Looking for factors contributing to phenomena is appropriate data analysis procedure for qualitative research. Stake (2006) suggests that a factor may be an “influential variable of interest” such as “language spoken at home” (p. 64).

The main purpose of this research is to understand how poor Hispanic immigrants became multimillionaires after arriving in the U.S. This is a rare phenomenon, considering that Hispanics rank among the poorest ethnic groups in the country. According to Webster (“Understanding,” 2001), understanding means “comprehending” and making an “experience intelligible by applying concepts and categories.”

Miles and Huberman (1994) maintain that people often assign causal explanations to random events and that “there’s no precise demarcation between general ‘explanation’ and ‘causality’” (p. 145). To explain a phenomenon means “to stipulate a presumed set of causal links about it, or ‘how’ or ‘why’ something happened” (Yin, 2009, p. 141). Assuming that prior events lead to particular outcomes (cause-effect), then, becoming a multimillionaire is the result of specific individual actions, possibly triggered by fate or intentionality. By identifying behavior leading to the phenomenon, researchers can

speculate about what behaviors may lead to similar phenomena. People can become multimillionaires by inheriting a fortune or by playing the lottery; such cases are rare. Gilding's (2002) study of 50 Australian multimillionaires revealed that most are self-made and exposed the myth that society's rich have inherited their wealth and had it easy. This research uncovered that becoming a multimillionaire is a phenomenon more likely associated with specific actions that individuals adopt which gradually lead them to wealth. The beauty of qualitative research is that the researcher can ask participants to explain how they became multimillionaires and provide advice to other immigrants who are looking for financial success. To obtain concrete information on this important theme, interviewees were asked two important questions: What advice would you give an immigrant in order to achieve financial success? And, What were the key factors that contributed to your extraordinary financial success?

Outcomes are not always the result of particular events. Circumstances, time, place, and attitudes are some of the many variables that can impede "A" leading to "B." One may argue that laziness is the main cause of poverty, and that argument may be true in some cases; however, it does not explain poverty among children and among many minimum-wage workers who work hard day after day. Factors that may contribute to becoming a multimillionaire may be different from one immigrant to another. Real-estate investments have been instrumental in helping many people become multimillionaires in the past and were a key factor for the financial success for the case studies of this research. Ironically, from 2007 to 2010, real estate has been responsible for the financial downfall of many real-estate investors. The net worth of participants would have been higher had the study been done in 2006.

Miles and Huberman (1994) consider qualitative analysis to be “a very powerful method for assessing causality” (p. 147). Some of the advantages they cite for assessing causality via qualitative analysis include its ability to observe the phenomenon directly on its local environment, to go back as often as needed to verify events, and to identify associations and mechanisms to verify conclusions with participants.

Although the findings of this study may not be scientifically generalized or replicated, the achievements of the participants could potentially be reproduced by other poor Hispanic immigrants in their own way or by imitating attitudes and actions of the sampled cases. With this in mind, I plan to use the uncovered success findings to motivate other poor Hispanic immigrants who pursue financial prosperity.



## CHAPTER 4

### RESULTS

This chapter reports the outcome of the data analysis under three main sections. The first section presents a narrative of the interviews and responds to the central research question and to other issue questions. The section begins with an overall data coalition of each case to provide a brief chronological narrative of individual interviews. Each narrative merges data collected from notes, interviews, observations, email communications, and follow-up conversations. Data analysis is offered in the form of matrixes, in which the most salient information was coded and synthesized. Both the accuracy of each narrative and the factors attributed to financial success were verified by participants after each interview.

In addition to individual case narratives and analysis, a second section is added to present a cross-case study in which cases are compared side-by-side to make associations and to expose overlapping themes. The findings are organized and reported following a specific order explained in the introduction of that section. Cross-case analysis is a valuable technique to identify key factors commonly associated among the cases. Moreover, the results enrich the global understanding of the phenomenon and can be instrumental in the preparation of practical deliverables.

The final section of the chapter critically analyzes the major factors attributed to the success of participants. Some of the factors they revealed as instrumental to achieve

the multimillionaire status have also been common among other poor immigrants for decades. For example, all participants presented “working hard” as one of the main factors for their success; nonetheless, authors like Johnson (2006) use the working poor as an example of how some people work very hard and yet never achieve financial accomplishments. Disconfirming information such as this is discussed in this section of the chapter.

### **Individual Case Narratives and Analysis**

Multiple-case reports normally contain multiple narratives, covering each of the cases singly (Yin, 2009), to provide readers with an overall story of every participant. The detailed process followed for the identification, selection, and interview of each participant appears in chapter 3. Twelve subjects were identified and contacted from different states (California, Florida, Oregon, Virginia, and Texas). Nine agreed to participate in the study. Only six of those who agreed to participate were interviewed because of disagreement with IRB protocol requirements. Of the six interviews conducted, only four were reported in view of the fact that two participants—5M and 35M—did not respond to follow-up communications. All interviewees were multimillionaires at the time of the interview, from Latin America, and immigrated in poverty to the U.S. when they were at least 18 years of age. The net worth reported from each participant was restricted to liquid cash possessions and to real estate equity, based on the local County’s Assessment Value (SEV—State Equalized Value).

This section provides a succinct narrative of the four participants who completed the in-depth interview, with a comprehensive data analysis displayed on a table at the end of the individual narratives. A detailed narrative of each case appears in Appendix C.

Each of the reported cases began with setting an appointment at the living quarters or business offices of the participant. Suggesting to meet in their working or living environment was important for the study for it revealed rich observable information that was registered by hand before and after the interview. With the exception of one, all participants were on time for the appointment and all gave me a friendly reception.

Interviews began with a reiteration of the purpose of the study, collecting the Consent Form signatures, and by setting the recording equipment on a strategic place. To protect the identity of participants in the report, the pseudonym “M” (Millions) preceded by the net worth possessions in millions of dollars has been assigned to each participant. The cases are presented beginning with the wealthiest cases, not necessarily by the chronological order of the interviews. Thus, the last interview reported, 40M, being the wealthiest, is presented first and 2M last.

#### 40 Million Net Worth Participant

40M is a multimillionaire immigrant from South America who visited the U.S. for the first time in 1981 as a choir member from the Universidad Adventista del Plata (UAP), Argentina. The impressions he gained about the country while traveling in New York, Los Angeles, Miami, Washington, and Dallas were of such magnitude that he decided to come back to the U.S. when he had a chance. After graduating from UAP with a BTh and a degree in music, he permanently moved to the U.S. in December of 1984, at 21, with less than \$1,000 in his pocket. By 1991 he had made his first one million dollars, and the same year he became an American citizen in Los Angeles. Today, he is the founder and CEO of Land-Ron, a company that, according to *Hispanic Executive*

*Quarterly*, “emphasizes innovation, diversity, honesty, and integrity” (Casciato, 2008, p. 55). The company is dedicated to commercial construction and renovation of hotels.

### **Land-Ron Incorporation**

Land-Ron Inc. was founded in 1995 and has rebuilt over 300 hotels in the U.S. and the Caribbean (Virgin Islands, Puerto Rico, and Jamaica). In 2003 the company was ranked among the top 100 successful minority companies in the U.S.; a crystal award is displayed in his office for this achievement. Recently, the company finished renovating the Willard Hotel near the White House, where many international political personalities, hosted by the U.S. government, stay during their visits to the White House. Company employees were screened by U.S. Secret Service officers before they could work on that project.

Land-Ron has standing construction contracts with Marriott Hotels and all their affiliates (Renaissance, J. W. Marriot, Ritz Carlton, Marriot Full Service, Residence Inn, and Courtyard). They also renovate hotels from the Starwood family (Sheratons, Westins, and W. Hotels) and from the Hyatt hotel family (the Hyatt Regency and Grand Hyatt). Some of the hotel projects include budgets of over \$18 million and take over one year to complete. At the time of the interview (August 2010), they were remodeling five different hotels around the U.S. and the Caribbean.

There was a time when the company had 640 employees; however, to minimize the liability expense required by such a large number of workers, the owner reorganized the workforce into dozens of independent companies who now work exclusively for Land-Ron. His company is currently administered by 48 employees that include the Chief Financial Officer (CFO) and the Chief Operational Officer (COO). Nineteen of the

current immediate employees have an office at the headquarters and the rest work in the field doing various management and supervisory jobs. Out of the 19 office employees, 12 are Hispanic, 7 are Americans, and all drink mate—a South American green tea.

To lodge his subcontracting workers during the time required to renovate each hotel, Land-Ron rents apartments near the site and furnishes them completely for the convenience of workers. If rent is too expensive in the proximity of the job site, the company rents apartments at nearby cities where prices are lower.

### **Possessions and Philanthropy**

Besides his headquarters, valued at about \$3 million, 40M owns over 24 houses which he rents, and several strategically located large lots where he builds shopping centers, medical clinics, and professional offices for sale. Most of his real estate possessions are in Orlando, but he also has properties in Dallas and Los Angeles. The smallest of the lots he owned at the time of the interview was six acres.

During the first half of 2010, he had given the Seventh-day Adventist Church over \$400,000, with projected total donations of half a million dollars at the close of the fiscal year. Although some Christians may argue against the idea of financial prosperity, when Christians prosper economically, the church also prospers financially (“la beneficiada es la iglesia”). Wealthy Christians can help disseminate the gospel with their means.

For several years, 40M received hundreds of emails a week from people and institutions asking him for donations. To properly manage and screen the large volume of petitions, he created the Philos Care Foundation, a non-profit organization approved by the IRS. The foundation is led by a friend of his who helps him distribute money for educational projects, church building, orphanages, and baptisteries. It also organizes

international musical festivals where singers such as Steve Green, Marcos Vidal, and Jesse Velázquez have been invited. Some of the singers participating in the festivals may charge up to \$8,000 per concert. The last weekend of August 2010, he organized a festival in Atlanta, Georgia, with singers coming from as far away as Los Angeles and Chicago. The concerts are often promoted by radio, television, and flyers. Local churches are invited to bring visitors who are then invited to attend the local Adventist congregations. The Atlanta festival was attended by approximately 5,000 people.

At the time of the interview, the foundation was paying for the education of 64 students who were pursuing careers such as theology and medicine in Mexico, Perú, Uruguay, Argentina, Brazil, United States, and Canada. It also was covering the expenses for several pastors who were conducting evangelistic programs in Argentina. These pastors receive money to rent convention centers and buses to bring visitors to the evangelistic venues. Students who receive funds from the foundation are screened to ascertain their commitment to the Adventist Church. Besides the above projects, 40M has provided money for missionary projects in Paraguay, Ethiopia, South Africa, and Madagascar. He also helps relatives and in-laws financially. He has had his retired mother-in-law on his payroll for many years to help her financially.

### **Data Coding for 40M**

Table 9 in Appendix F contains a detailed analysis of all data collected from 40M. *God* was the first key factor, associated with becoming a multimillionaire mentioned by this participant during the interview. He adopted him as his business partner from the beginning of Land-Ron Inc. and consults with him in prayer before his business transactions. *Honesty, perseverance, hard work, and responsibility* were among the first

five factors presented by this interviewee as key to his success. He often puts in over 8 hours of work a day and has learned that customers come back for more business when they confirm honesty and the work is finished on time.

Being *friendly* with clients and *trusting* employees was regarded by 40M as fundamental to prosperous business and lasting partnerships. Finally, *learning the language of the land*, *education*, and *street savvy* were part of the list of success factors identified by this participant. Communicating well in English is important for 40M since 99% of his clients speak English. Table 9 in Appendix F provides additional codes uncovered on the data analysis of this participant.

#### 15 Million Net Worth Participant

15M is a married couple that immigrated to the U.S. in the second half of the 1960s, one from South America and the other from Inter-America. They were about 20 years of age when they immigrated to California from their respective countries and did not know conversational English.

#### **Husband's Immigration Narrative**

The husband came to the U.S. in 1968 with a 3-month visa, at 20 years of age. He borrowed \$80.00 for the trip and, after traveling 3 days by bus, arrived in Los Angeles with only \$10.00. His older brother, who lived in Van Nuys, CA, gave him ideas on where to find a job and once he found one, he rented a room for \$5.00 a month from an elderly woman in East L.A. Back in his country, he worked in an accounting office and had some experience in that type of work. Right after he arrived in this country, he found a janitorial job at a hospital and decided to learn English by watching television in that

language. The comment was made during the interview that learning English by watching television is more difficult for immigrants today, because of the large number of TV channels in Spanish offered by cable television.

A job opening as an accountant was available at the same hospital where he worked and he decided to apply for the position, eager for progress and financial gain. He was very nervous about the endeavor, mainly because of his limited knowledge of English. To make things worse, his boss at the hospital laughed at him when she found out he had applied for the job and told him he did not have a chance to get it because of his limited English skills. He landed the job and held that position for several years.

Once in his new accounting job, the husband decided to study business after working hours at a local community college, where he finished a BA in Business in 1970. School sharpened his thinking, provided important knowledge, and helped him polish his communication skills in the new language. Education, he said, “is the key to success in this country.” He affirmed that he probably would have not reached his present success without education.

### **Wife’s Immigration Narrative**

The wife is the oldest of several sisters. She emigrated to the U.S. with no money from South America in the late 60s. While working in the kitchen at an institution in California, she went to school where she studied first to become a secretary and then enrolled in the nursing program. Once she finished nursing school, she worked as a nurse at two prestigious medical institutions including Kaiser Hospitals of California for almost 22 years. Obviously, education is a trademark of both spouses and was adopted by their



son, who finished a business degree at a renowned university in California. Their only son was born June 14, 1974.

When her husband became involved in the real estate business, she provided him with excellent leads to sell properties to hospital coworkers, including doctors who were looking to invest in real estate. Some of the sales he made from his wife's leads resulted in substantial earnings.

### **The Real-Estate Business**

Real estate has been the key to the financial success of the 15M interviewees. Nursing and accounting joined salaries, provided enough money to own a house and to maintain an average middle-class status, but never sufficient to become millionaires. Working full time as a successful real estate agent, he generated enough revenues to invest in real estate. At the time of the interview, they owned 15 different properties, with 40 rental units.

Investing in the first property was an “unnerving experience.” Assuming a debt with payments for several decades was a venture to be handled carefully and cautiously. At first, the couple pondered buying a house in a more expensive neighborhood where some friends and compatriots lived; however, they opted for a less risky approach and more conservative mortgage payment and bought a condominium in a less expensive neighborhood—about 40 miles southeast of the property they originally wanted to buy. They bought their first house in May of 1976, five years into their marriage while she was working as a nurse and he was working as an accountant. They bought the property for \$28,000 and sold it 3 years later for \$75,000. With the profit from the sale, they

bought another house for \$132,000, which at the time of the interview was worth nearly \$800,000.

1983 was not the best year for the real estate business; interest rates were very high (18 to 20%) and the market was very slow with buyers waiting for interest to come down. With his wife's hospital referrals, hard work, and a natural understanding of sales practices, that year he sold between 8-12 properties a month, the equivalent of several million dollars in sales. His income-tax accountant told him he had earned 10 times more money that year than what he had made during the previous 11 years at the hospital as an accountant. Losing his job at the hospital was, after all, a blessing in disguise. The same year he received an invitation to the National Convention of Real Estate Agents at Caesars Palace, Las Vegas. On that occasion, he was granted the prestigious Rookie Sales Agent of the Year, before a crowd of 5,000 people, who, impressed with his achievement, gave him a thunderous standing ovation. The following years he continued to be among the top three salespersons of the year.

Amassing the first million took the couple 15 years of hard work ("arduo trabajo") and God's blessing. Subsequent millions were accumulated as the family thrived, together selling and buying properties and buying new rental houses and apartment buildings for their own business.

### **Data Coding for 15M**

Among the five main factors identified by 15M to become financially successful were the *need to increase salary income* and *teamwork*. A person cannot become a multimillionaire with a low-paying job or even a middle-class salary. *Teamwork*

(husband and wife) was fundamental in increasing salary income; combined salaries allowed them to save money, which they later invested in properties.

15M made their fortune through real estate investment; without it, they would not have reached their multimillionaire status. This type of investment became so prominent in the entire research that the net worth of all four study participants was measured mainly on the value of their real estate possessions. *Trust God* and *avoid debt* were two other salient factors, uncovered by the investigation, associated with their financial achievements. A detailed account of other codes revealed by the data analysis collected from 15M appears in Appendix F (Table 10).

#### 10 Million Net Worth Participant

10M immigrated from Oaxaca, Mexico, to San Diego in 1972, with no possessions at all, only what he was wearing (“sólo lo que traía puesto”). As to the reason why he moved to the U.S., he said he did it “as an answer to a prayer.” When he was a 5-year-old child, he wanted to be a pastor, but his goals for the future changed when he went to college. Once in undergraduate studies, he wanted to become a lawyer and a politician and became heavily involved in some regional political movements that took place in Mexico in 1968. Motivated by personal challenges, he moved to the U.S. to start afresh in a different place.

He moved to his sister’s house in San Diego, California, in 1970, penniless, at 18 years of age. Later on that year, he began working in construction, but he did not have plans to stay in the U.S. permanently; he wanted to return to Mexico to study law. Once he decided to stay in this country, he vowed not to be an ordinary worker and to become successful. He met his wife at a church in San Diego and married in 1975. They have two

boys. His wife forms part of his business and serves as the financial controller. They own several houses in California, a 12,000-square-foot warehouse, and his 6,500 square-foot headquarters. Conservatively, his total net-worth the day of the interview was \$10 million.

### **A Philosophy of Progression**

Instrumental in his determination to become successful was a quotation from White (1930), cofounder of the Seventh-day Adventist Church: “Remember that you will never reach a higher standard than you yourself set” (p. 99). This philosophical view of life impacted him greatly and when he opted to stay in the U.S. to work in construction, he decided not to be one more immigrant worker in the U.S. “I wanted to establish my own business and company.”

10M has worked very hard “arduamente,” and said: “I have invested many hours working physically and in the administration of my business. I think the Lord has been with me and has given me many opportunities, and I have taken advantages of all the opportunities he has put in my way. The Lord points to the door, but eventually one has to open it and it always requires hard work.”

In 1976, he obtained a license to do “finish carpentry” and had an opportunity to do an independent contract. The type of finish carpentry that he does depends greatly on the construction industry and when this industry declines, so does his business. By 1979 he was able to buy his first house; unfortunately, that year construction weakened considerably in San Diego, to the point that the couple had financial problems in paying the mortgage. “We were two months behind in the mortgage payments and our house was in foreclosure.” At the time, the church pastor was requesting money to remodel the

church and he had no money. However, he learned from his deceased father that God was always first, and he submitted a promise to give a large donation for the church building fund, although they did not have money for their own debts.

That week he received his Federal Income Tax return check with enough money to get out of debt; but in agreement with his wife, they decided to donate the money they had promised to the local church, knowing that they would lose their house. One week later, a contractor called him and offered him the finish work of 200 new houses. Furthermore, he said, “When I arrived home, I had a call from a social worker indicating that the Housing Urban Development (HUD) had drawn my name, out of 1,000 foreclosure cases, to help us with our financial problems.” HUD refinanced their loan at a lower interest rate. The transaction paid for the payments they were behind and for the following two months. “I took that experience as evidence of God’s guidance and response to fidelity and from that day on, my financial life changed completely. After this experience of faith, many other general contractors kept on calling, offering me jobs.”

### **A Dream Come True**

The name of his first company was ATB (All Types of Baseboards), because at the time he specialized in moldings and was doing only baseboards. He opened his first business bank account in 1979 with \$864. The company grew to 132 employees by 1986.

In 2001, he started another business: Custom Doors and Moldings. This is a store where he sells all types of finished carpentry products, such as doors and molding. The dream of becoming an entrepreneur had become a reality.

In the year 2004, ATB’s name was changed to JEL (his name initials) Construction Inc. ATB was confined to installing baseboards, but in practice, the

company was doing other types of installations such as doors, window casings, chair rails, and wainscots.

10M has worked hard since he immigrated to the U.S., especially at the beginning when he began developing his business. At the time, he would get up at 4 a.m. to plan the activities for the day, leave at 7 a.m. to work manually in construction until 3 p.m. Then, he would go to supervise his workers at other jobs, arrive home at 7 p.m., and lock himself in the office until midnight to finish paperwork. “I worked in this way for many years, sleeping an average of only 4 hours per night.”

### **Awards and Recognitions**

In view of his success, he has had the opportunity to meet government officials and other successful entrepreneurs. On one occasion, he said, “I received a telephone call indicating I had been given the National Leadership Award by the Republican Party.” When he inquired about the reasons for the award, they explained that they had followed the progress of his business from the beginning, and that the growth and success made him a deserving recipient of the award. He had the option to pick it up in Washington or have the award sent by mail. He opted for the second and received it a week later.

10M was recipient of the Businessman of the Year Award by the Republican Party in 2003 and was nominated as a member of the Tax Committee of the Republican Party. Two years later, in 2005, he was invited to be present at the inauguration of President Bush’s second presidential term. “These are some privileges I have received for my financial success,” he said, “however, I give all credit to God for granting them to me.”

## **Giving Back**

Through his two companies, 10M has financially helped over 100 families through the years. Immigrants like him, who immigrated to the same region and did not have a job to feed their families, found in his companies the financial resources to pay their bills. The church has also benefited from his successes. “We have a music ministry that has been in operation for many years.” He is the president of a singing group that offers concerts at churches and other religious venues. The group itself has state-of-the-art equipment and a bus that at the time of the interview was valued at \$60,000.

Interviewee 10M is also involved in church leadership and has conducted evangelistic programs in Chile, Cuba, Dominican Republic, and California. He organized a church from zero members (Paradise Valley Church—a 250-member congregation at the time of the study), and shares his testimony among young people about the negative effects of drugs and how God can help people in overcoming drug addiction.

After successfully founding the Spanish Church in Paradise Valley, he decided to help at the Barstow Spanish Church, a church that was dying and had only a handful of members attending on Sabbath. In 3 years—2007-2010—the church experienced sustained growth. By the day of the interview, the attendance was 80 persons. Serving as a lay pastor for this church represents a great sacrifice and investment of time. The church is located over 100 miles from his residence in San Diego and to lead as a lay minister in this church, he dedicates 3 full days a week. He bought a new house close to the church where he stays during the weekends while performing pastoral duties in Barstow.

## Data Coding for 10M

When asked about the five main factors that contributed to his success, 10M mentioned without specific comments: “*God’s blessings and guidance, hard work, perseverance, taking advantage of opportunities, honesty, sacrifice, learning English, high goals, and networks.*” High goals is a factor not directly identified by previous subjects, but was prominent during the interview with 10M. The expression, “vale soñar” (dreaming is valuable), was repeated several times during the interview. Education was an important factor revealed by the data analysis; however it was mentioned with the following comment: “I know very intelligent immigrants who did not become financially successful because they opted to conform to a regular job, receiving a weekly salary.” This remark reveals that, to be successful in the U.S., people need to select a well-remunerated career and constantly look for better paying jobs. Table 11 in Appendix F presents other codes uncovered by the data analysis of this interviewee.

## \$2 Million Net Worth Participant

Interviewees 2M were children of migrant workers (“piscadores”) from Mexico, who had a special visa to come and go into the country with permission to work in the agricultural fields, but the visa did not qualify them for social benefits, such as medical and food stamps. Their parents immigrated to the U.S., looking for better financial horizons. His father, for instance, immigrated to Salinas, California, from San Gil Nieves, Zacatecas, because of a terribly long drought that forced most of the town’s population to immigrate to more financially stable places. To survive the drought, most people from that town immigrated to the U.S., leaving the place looking like a ghost town. They



moved to the U.S. and not to other places in Mexico, because America had the reputation of being rich and people had the opportunity to grow financially.

He immigrated to the U.S. in 1968 with \$40 in his pocket and a migrant's visa ("documentos arreglados") at 18 years of age. His father was waiting for him in Calexico, California, and drove to Salinas where he began picking ("cortar") broccoli, cauliflower, lettuce, celery, apples, and peaches.

His wife, a daughter of a "bracero," a migrant worker devoted to work in the agricultural fields of the U.S., also worked in the fields harvesting tomatoes, onions, peppers, grapes, peaches, lemons, oranges, and grapefruits in Salinas. Her parents never went to school ("nunca fueron a la escuela") and at age 24, she still had not finished elementary school. At 27, he had only finished third grade of secondary school in Mexico (9<sup>th</sup> grade in the American educational system).

### **The Valley Fever Disease**

The couple met in the early 1970s harvesting fruit and produce in Salinas, joined the Seventh-day Adventist Church, and married on November 16, 1973, in El Centro, California, near the border with Mexico. During their honeymoon in Zacatecas, he had to see a doctor for a cyst in his lower back, which persistently came back after several surgical procedures. Nerve-like growths sprung up between the stitches, requiring new operations. The site was operated on so many times that today he has an eight-inch scar on his back. His grandmother thought he was under the effects of a spell ("brujería"). When the couple returned from their honeymoon a month later, his wife had to take him to the emergency room at the El Centro hospital to be treated for a terrible chest pain.

After many tests and a dragging semi-coma, the husband was diagnosed with the San Joaquin Valley Fever, and was given only 3 months to live. This disease, most commonly known today as “valley fever,” is an airborne fungal infection which starts in the lungs, and, if not treated, spreads to the bones. His wife indicated that the disease is associated with the chemicals that farmers spray on the crops. At the time, only 3 people had been diagnosed with the disease, and they all had died from its effects. Several doctors from other hospitals came to study his case. Among them was Dr. Johnson from Philadelphia, a chemical-biologist who studied rare diseases. He showed much interest in this case, and asked the wife’s permission to test a medication developed in Hong Kong. In view of her husband’s coma, she signed the consent form and asked fellow church members to pray for her husband and for the medication to arrive on time.

The experimental treatment was applied at a hospital in Brawley, California, which absorbed all the medical expenses associated with the experimental treatment. The yellow medication was applied intravenously, producing periods of great chills at first and then making him sweat profusely to the point that sheets and covers became wet.

During one of the moments when he was awake from the semi-coma, he promised aloud that if God healed him, he would dedicate his life to his service and become a minister. The couple strongly believed that prayer was instrumental in his healing. He was hospitalized for 8 months and continued the treatment sporadically for 2 more years until his body was completely free from the fungus.

### **Tragedy and Extreme Poverty**

During the 8 months of treatments at the hospital, with a liquid intravenous diet, he lost 34 pounds and weighed only 96 pounds when he left the hospital. The day he was

dismissed from the hospital, one Thursday at 3 p.m. in 1974, he found a note in his old Buick indicating that his dad had died in a car accident. His father's body was found in Tucson and they took it to Mexico, by train, to be buried in his hometown. The skull of the deceased had suffered considerable damage and the deceased was missing one arm, which was amputated during the accident. He was only 43 years old.

At the time of his dismissal from the hospital, the couple had no money and no desire to go back to harvesting crops, afraid of the Valley Fever. To survive, the wife resorted to ironing clothes that people would bring to their home, a small trailer. People liked her work and paid \$1 per ironed garment. She also washed clothes and cleaned houses and made enough money to pay their tithe, the trailer park rent, buy a bag of beans, a bag of rice, and a bag of flour to make tortillas. They had only two plates, two cups, and one pot to cook in. When they had visitors at home, only two people could eat at the time, "I could not eat," she said ("No podia comer yo"). She would wait to eat until everybody else had finished eating. They ate rice, beans, and tortillas for a long time. On one occasion, her older daughter wanted a hamburger, which at the time cost only 29 cents, but they could not afford it.

### **A Decision to Study**

In 1975, at 24 and 27 years of age, neither the husband nor the wife had finished junior high school. He had only 3 years of secondary school and she had only 3 years of elementary school. At the time, he remembered the promise he made to God to dedicate his life to his service as a minister of the gospel, and knew that his promise required that he go to school. The couple was accepted at Imperial Valley College, where she enrolled

in the nurse's assistant program (NA), inspired by nurse Dixon, a dedicated nurse who took care of her husband while he was hospitalized.

The husband had difficulty learning at college and for 6 months he could not learn anything (“no aprendía nada”). Some faculty at the college thought that he had suffered mental damage due to the medication and high fevers (up to 104F) he experienced during the treatments at the hospital. They sent him to see a specialist to diagnose whether or not he had mental deficiencies. He passed the tests, and the doctor indicated that he had some impediments resulting from the high fever but that he would recuperate completely. Despite his learning difficulties, he showed a high level of effort and perseverance, always arriving for class on time.

The husband found a job at the college's campus sweeping the welding shop. After work, he picked up the welding butts left by welders and decided to learn that profession, practicing after work hours with the leftover welding pieces he collected from the floor. He enrolled in the Regional Occupational Program, a government program to train people who had occupational challenges. He completed the 6-month program in 3 months and passed the test required to receive a state certificate to weld pipes. Immediately, he found a job with the South Pacific Rail Road making \$12/hour—a lot of money then; but he had to quit because they would not allow him to have Saturdays off, the day observed by the couple's adopted religion, the Seventh-day Adventist Church. Then, he found a job at Loma Linda Hospital's power plant where he worked as a welder for 2 years.

While he worked as a welder, she finished a Nurse Assistant program in less than a year and found a job at a mental health institution, and months later, she moved to

another job at a convalescent hospital in Grand Terrace, CA. A few years later, they moved to Puerto Rico, where she completed a BS in nursing and he finished a BA in Theology. Currently, she is a registered nurse in the state of California and founder of Bilingual Care Solution. He is a SDA minister for the Southeastern California Conference, with a DMin from the Seventh-day Adventist Theological Seminary.

### **Bilingual Care Solutions**

Visiting his wife at Vans, the husband sensed that with all his wife's experience and potential, she was a big fish in a small pond. He thought she was going to forget all her nursing experience ("te vas a desmemorizar"), and encouraged her to look for something bigger and better. At this time, she did not need to work and decided to take a break and see if she could get a job at Loma Linda Hospital. She declined a couple of job opportunities they offered her, because they required her to work on Sabbath. After several months at home, she found a "case management job" that consisted of coordinating medical and legal visits for workers' compensation patients, making between \$80,000 and \$100,000 a year, plus a cellular phone and a company car. Not only was this new job financially rewarding, it also allowed her to work from her house, and have Fridays and Saturdays off to support her husband at church.

Encouraged by her spouse, she learned the business and decided to work on her own. To get her started in business, he gave her the book *The One Minute Millionaire: The Enlightened Way to Wealth* (Hansen & Allen, 2002). She read this book 8-10 times, and from the book she learned the importance of love, dreaming big, vision, goal setting, business leverage, team work, believing in oneself, and doing successfully what you want ("yo puedo").

The wife founded the Bilingual Care Solutions company in 2002. This company manages workers' compensation cases for insurance companies and other corporations. The goal is to save her providers money and provide patients with the best medical care available for their money. They market the services through the Internet, but she is the company's best marketing asset. She dresses well, believes in herself ("yo puedo"), and makes personal visits to companies to get new accounts. According to her, dressing well (e.g., black suit and plain blouse) is important in business. In her opinion, no jewelry is necessary to dress well. "Personality, appropriate dress, and self-confidence are what give you success." Look yourself in the mirror and say "I can" ("yo puedo"). The day of the interview, she was wearing a formal two-piece suit, navy blue color, with a white blouse and a dark scarf.

Before the national financial crisis inherited by President Obama in 2009, the company had 25 full-time employees. They downsized to 8 employees (October of 2010), which includes a computer technician, a lawyer, a financial advisor, nurses, manager consultants, and two receptionists.

The company was started in a room in her Corona house. Today, the company owns a 10,000-square-foot building, all wired for high-tech equipment, executive offices, and a large board meeting room with teleconferencing equipment. The estimated building value is \$1.3 million. Because of the downsizing, they are currently renting some of the vacated offices to other businesses. The company regularly manages between 150-200 cases and generates an annual income of about \$2 million. The interview was held in their million-house when their total net worth was over \$2 million.

## **Data Coding for 2M**

Similar to the previous participants, 2M, husband and wife, began their list of financial success factors with *God*. At the time of the interview, they indicated they trusted in the power of God, always prayed together, and believed that God has led miraculously in their financial success.

Education was prominent in the success narrative of 2M. At age 25, they had not finished high school and opted to leave their jobs and house, move to Puerto Rico, and obtain undergraduate degrees. Later, the husband went on to complete graduate and post-graduate degrees. A factor not mentioned by previous participants was self-confidence: “Si puedo,” (I can), was repeated several times during the interview. In the wife’s business, she needs to find new contracts with hospitals and clinics, which requires setting up meetings with highly ranked executives. Self-confidence and assertiveness are important during those meetings. She learned about the importance of self-confidence from the book by Hansen and Allen (2002). Table 12 in Appendix F offers a detailed account of the main codes unveiled by the data analysis for 2M.

The following section is devoted to the cross-case analysis of the results. Factors that contributed to the financial success of participants are exposed side-by-side on an overarching matrix.

## **Cross-Case Analysis**

Yin (2009) believes that multiple cases “can draw a single set of ‘cross-case’ conclusions” (p. 20). Although a multiple-case study is not a design for comparing cases, “most case researchers report each case as a case, knowing that this case will be compared to others, but not giving emphasis to attributes for comparison” (Stake, 2006,

p. 46). This author adds that the purpose of research involving several cases is to make a “grand comparison rather than to increase understanding of individual cases” (p. 83).

Multiple-case studies “build a general explanation that fits each individual case” (p. 142).

Looking for factors contributing to phenomena is an appropriate data analysis procedure for qualitative research (Miles & Huberman, 1994; Stake, 2006). An important question asked at the end of each interview for this research was: In your opinion, what were the factors contributing to your financial success and to becoming a multimillionaire? The responses are compared side by side and put in order of frequency.

Miles and Huberman (1994) state that multiple-case studies look forward “to cross-case comparison” so that “findings can be laid side by side in the course of the analysis” (p. 35). They allude to a “quantizing level” of qualitative data called “appurtenant counting” (p. 42). This qualitative counting allows for enumerating of information such as words and concepts. In a multi-case study on the characteristics of successful inner-city Charter School leaders, Hamm (2008) asked participants to “write down the top 5 factors” they thought contributed to their success. Once participants revealed the factors, she asked them to “number them in order of importance” (p. 91).

Codes unearthed from the study that had a major contribution to the success of all participants were aligned side-by-side (see Table 6). Codes in bold are those selected by all participants. Codes not shared by all participants and that had minimal impact on the researched phenomenon were not highlighted. The last four codes of the matrix were not specifically mentioned by participants when asked to enumerate the factors contributing to their success; however, those themes were implied or mentioned during the four interviews.



Table 6

*Factors That Contributed to the Financial Success of Participants*

<b>Factors participants revealed</b>	<b>40M</b>	<b>15M</b>	<b>10M</b>	<b>2M</b>
<i>Years to first million</i>	7	15	13	37
<b><i>Perseverance</i></b>	x	x	x	x
<b><i>Responsibility</i></b>	x	x	x	x
<i>Reliability</i>	x			
<i>Trust—employees</i>	x			x
<b><i>Learning language of the land</i></b>	x	x	x	x
<b><i>Education</i></b>	BA	BA/BS	BA	BA/DMin
<b><i>Street savvy/Business savvy</i></b>	x	x	x	x
<i>Friendliness</i>	x	x		
<i>Humbleness</i>	x	x		
<b><i>Business networks</i></b>	x	x	x	x
<b><i>Learning a more profitable career</i></b>	x	x	x	x
<b><i>Real estate investment</i></b>	x	x	x	x
<b><i>Teamwork</i></b>	x	x	x	x
<i>Provide good service</i>	x	x		
<i>Avoid greed</i>		x		
<i>Be cautious</i>		x		
<i>Avoid debt</i>		x		
<i>Give back—God rewards</i>	x	x		
<b><i>Work hard</i></b>	x	x	x	x
<i>God's Blessing and guidance</i>	x	x	x	
<b><i>Look for opportunities</i></b>	x	x	x	x
<i>Honesty</i>			x	
<i>Sacrifice</i>			x	
<b><i>High goals—"dream"</i></b>	x	x	x	x
<i>Prayer</i>				x
<i>Self-confidence (not by 10M)</i>				x
<i>Take risks</i>				x
<b><i>Thriftiness</i></b>	x	x	x	x
<b><i>Assimilation of culture</i></b>	x	x	x	x
<b><i>Role of the American dream</i></b>	x	x	x	x
<b><i>Sustainability</i></b>	x	x	x	x

*Note:* Codes are presented in the same order that appear on the data coding tables (see Appendix F). Codes set in boldface are those identified by all participants as contributors to their financial success.

A list of most prominent themes unveiled by the cross-case data analysis was emailed to each participant on October 26, 2010, with the request to organize them in order of importance. The top five factors revealed by each participant appear in Table 13 (Appendix F) and are discussed in the following section.

### **Individual Analysis of Key Factors**

This section focuses on the most salient factors Hispanic multimillionaire immigrants associated with their financial success. Some of the factors interviewees presented as responsible for their success are also common endeavors of millions of poor Hispanic immigrant to the U.S., and yet these people are among the poorest in the country. For instance, many poor people have worked hard and persevered for decades in their efforts to make money, but hardly earn enough to meet their basic human needs. This section discusses the top five factors presented by each participant in order of frequency and priority. Disconfirming evidence about some of the factors is analyzed.

#### **High Goals**

Setting high goals was a factor selected by all four participants as contributors to their financial success. “Vale sonar” (dreaming is valuable) are the words used by 10M to encapsulate the importance of dreaming to succeed. None of the participants dreamed of becoming multimillionaires as they started their humble immigrant journey in the U.S. However, they progressively dreamed about new goals as they reached the previous dreams.

Zelinski (2007) states that all acts performed in the world “begin in the imagination” (p. 82). Financial success is more likely to find those who dream about it

and strive to achieve it than those who await for it passively. Just looking at how others have attained the dream successfully is not enough. Zapata (2003) quotes Eleanor Roosevelt to get this point across: “The future belongs to those who believe in the beauty of their dreams” (p. 23).

With the exception of one participant, all the other interviewees immigrated to the U.S. looking for better financial horizons. Additionally, all participants, including the one who immigrated for personal problems with drugs, arrived in the land of opportunity in poverty and were able to achieve the AD. The AD, by definition, is not a dream of becoming a millionaire, much less a multimillionaire. It is a dream of a better, richer, and fuller life (Adams, 1931). Although all participants immigrated to the U.S. looking for opportunities and a better life, none of them came dreaming of becoming a multimillionaire. In fact, 15M circumstantially learned he was a multimillionaire when a visiting relative from Mexico asked him what his net worth was. All participants strived in their immigration experience to improve economically, but were not aiming to become wealthy.

Dreaming is not enough to become financially successful. Many immigrants move to the U.S. pursuing financial success and after decades of dreaming still live in poverty in segregated and dangerous neighborhoods. To them, big dreams appear to be like shining stars in a dark night. They can see them but cannot touch them. This investigation uncovered the concept that reaching financial success requires other factors discussed under the following subheadings. Those factors are presented in the order prioritized by participants.

## Education

Education was a factor underlined by three participants as a contributor to reaching the multimillionaire status. Only one of the participants had graduate and post-graduate degrees, the rest had only undergraduate degrees. Ironically, those who had only undergraduate degrees were wealthier than the one with post-graduate education.

Education is highly correlated in contemporary literature with financial success, and its absence is highly associated with poverty and low wages. Gonzalez and De La Torre (2002) estimate that 50% of the wage gap between Hispanics and Whites is explained by years of schooling. People with limited schooling face the future without the necessary qualification for success, have more difficulty finding a job, and generally find low-paying jobs.

Lack of educational attainment may be “the single greatest cause of Hispanic poverty” (Schmidt, 1993). Although some authors do not see a relation between education and financial success, authors such as Dentler and Hafner (1997) and Hochschild (2001) uphold that the state university system has served many people in the U.S. “as vessels of the American Dream” (p. 161). Two of the interviewees for this study completed undergraduate degrees after immigrating to the U.S. and one of them finished graduate and post-graduate studies.

One success factor linked with education uncovered by the study was “learning a more profitable career.” All participants began earning minimum wages when they first came to the U.S., but they gradually saw the need to find better-paying jobs that could sustain their families and at the same time allow them to save money for real-estate investment. Participant 40M ranked this factor very high on the list of key factors to

become a multimillionaire. With a bachelor's degree in arts upon arrival to the U.S., he noticed that the construction business was more profitable than performing as a musician. He learned a more profitable profession, construction, which has been the key to his multimillionaire status.

Working for minimum wages is not enough to achieve financial success in the U.S. Participants for this research arrived in poverty, began working for minimal wages but, unhappy with their incomes, looked for better-paying jobs and trades. Financial success requires an income higher than what is needed to cover basic life necessities. To achieve financial success, immigrants need to maximize their hourly income.

### Hard Work

Hard work was selected by three participants as a contributing factor to their success. Although 2M did not select it among their top five choices, their narrative shows evidence of their arduous and tenacious work habits.

America is viewed by some authors as a merit-based society where individual effort and abilities determine how successful one will be in life (Hochschild, 1995; Johnson, 2006). The belief held by many Americans is that individuals themselves have the ability to choose their own destinies. Although the AD focuses on individualism and obtaining material, economic, and educational assets, evidence shows that hard work alone does not guarantee success, nor does merit alone determine a person's position in life. Johnson (2006) uses the working poor as an example of how some people work very hard and yet never achieve financial accomplishments.

In the context of work, a strong mind is more efficient than a strong back. Participants for this study worked hard for their success and were able to produce more

revenues for their work than many other people who worked as hard earning \$7.50 an hour, while millionaires with the same amount of energy may make 10 times more. Multimillionaires are calculating in how they use their time and energy and tend to use it in more profitable activities. For instance, the wife in sample 2M of the study, who used to do the cooking and house cleaning before establishing her company, now pays a domestic worker to do that job. She invests her time in more financially productive activities.

Multimillionaires from this study came to the U.S. with little material possessions but abundant determination and desire to succeed. Human capital at the moment of entry to America accompanied with desire and determination was a key factor for their success.

### Learning the Language of the Land

This factor was selected by two study participants among their first five choices; however, the research unveiled that they all communicate well in English. Learning the language of the land does not guarantee financial success. The U.S. Census Bureau (2010) revealed that 10.5% of the White population lives below poverty level, compared to 24.5% Blacks, and 21.5% Hispanics. However, learning English in the U.S. is imperative to finding a better-paying job and to pursuing an academic or professional degree. Studies by Barbara Zsembik (2000) claim that “proficiency in English” is a variable across ethnic groups that increases self-employment among workers.

Immigrants who learn English and children of immigrants who speak English at home are almost twice as likely to participate in the labor market than those whose families do not speak English (Perreira et al., 2007). Additionally, “English-language

fluency” is a key predictor of positive academic outcome (Suárez-Orozco et al., 2008, pp. 41-42).

Hispanic multimillionaires interviewed for this study made most of their money doing business with English-speaking clients. Inability to speak the language of the land challenges immigrants in areas such as finding a job, enrolling their children in school, communicating with school teachers about their children’s progress, grasping the new cultural rules of engagement, and putting utility bills in one’s own name.

### Teamwork

Teaming with a spouse and teamwork with employees were important themes mentioned by participants as contributing factors to their success. With the exception of one, all interviewees worked closely with their spouses to achieve their wealth. However, the one person who achieved success without his spouse punctuated the importance of teaming with workers for the success of his company. His main administrators are close friends and his younger brother is the Chief Financial Executive of the company. No one is an island, and success in the U.S. depends on close association with stakeholders and clients. Bach (2001) in his best seller book, *Smart Couples Finish Rich*, shares the stories of couples who became rich by planning and working intelligently together. These couples recognized “the vital importance of patience and compromise” and possessed “common values and goals” (p. 231).

### Street Savvy

Known also as street smarts and street wise, street savvy is a factor directly mentioned by two study participants and detected by the other two. Webster (“Street

Savvy,” 2001) defines the concept as shrewdness and practical knowledge and applies it to people who are knowledgeable in the realities of life. A person may be a straight “A” graduate and may lack the common sense to navigate among the shark-infested waters of today’s business world. Financial success requires the ability to make the right business association, think analytically, adapt to constant change, make smart decisions, and have the ability to succeed where others fail. These are traits observed in all participants of the study.

### Cultural Assimilation

Immigrants face not only cultural barriers, but also language barriers they must overcome to become marketable and to wedge themselves into the structures where their gifts and skills are needed. Most Hispanic immigrants have found niches not wanted by members of the dominant group and have become complaisant working in low-paying jobs. Succeeding financially in the U.S. requires learning the culture and language of the land, better paid skills, and finding better-paid niches.

Participants, without exception, underlined the importance of assimilating the culture of the land to succeed in the U.S., especially learning the language, economic trends, and civic participation (voting). In their opinion, cultural assimilation is necessary to become marketable and to make key business contacts. Cultural assimilation does not mean abdicating one’s own culture; they still kept autochthonous Hispanic traits such as using Spanish as the main communication means during the interviews, eating Hispanic foods (enchiladas, milanesas, etc.), and attending Spanish-speaking churches. Kottak (2005) believes that bicultural tendencies are typical in immigrants who still have relatives in their native lands and who cannot communicate in another language. He uses



the term “salad bowl” for this multicultural tendency among immigrants—each ingredient remains distinct, although in the same bowl, with the same dressing.

Data analysis did not reveal any significant association between the interviewees’ success and social enclaves of any kind. Participants were asked about the ethnicity of people with whom they conducted business. The responses obtained indicated that the majority of their businesses were conducted with companies owned by non-Hispanic White Americans. Observations also revealed that participants did not live near Hispanic enclaves. These findings are in tune with other research on ethnic enclaves. A study conducted by Hou and Picot (2002) on the outcomes of minority enclaves and labor market outcomes in Canada disclosed a “very weak” association between exposure to own-group neighbors and labor market outcomes.

#### Real-Estate Investment

Real estate has been for many decades a major source of wealth (Cullen, 2003). Purchasing a home and investing in real estate is not only part of the AD, but also one of the most important steps towards the millionaire quest. Investment in real estate is one of the most salient factors contributing to the multimillionaire status achieved by participants from the study. The majority of the net worth reported by each of the four interviewees was from real-estate equity, based on the local County’s Assessment Value (SEV—State Equalized Value). This is concurrent with other studies among successful financiers, which reveal that very little of the wealth of rich people comes from their salaries; instead, it comes from investments (Clark, 2003; Graziosi, 2007). Ironically, only one participant rated real estate as number four among his top five factors. When

asked as to why it was not among the top five choices, three of the respondents indicated that real-estate is the fruit of the previous factors.

### Thriftiness

Literature on millionaires indicates that they are masters at handling money (Stanley & Danko, 1996). Over-expending or exhausting all monthly income on basic needs is not the way to become wealthy. Stanley and Danko's qualitative study of 500 millionaires brought to the fore that they live "well below their means" and "allocate . . . their money effectively" (p. 3). Their research is corroborated by Gilding's (2002) findings in research of wealthy Australians who do not travel on private jets or have million-dollar yachts tied up in Sydney Harbor.

Interviewees for this research underlined the importance of thriftiness to succeed financially. They learned to live within the limited salaries they received at their humble arrival in the U.S., and at the time of the interview, two of them, 40m and 2M, had professional financial managers administrating their profits. One observation about thriftiness and lifestyle of participants is that they do not overspend but live in above-average homes and drive above-average cars.

### Sustainability

Doyle (1999) supports the idea that, for most men, success is difficult to achieve and once achieved, difficult to hold onto. According to *Webster's Dictionary* ("Sustainability," 2001) sustainability, from the word "sustainable," is the ability to maintain a given condition, such as economic growth. All study participants were asked, during the data collection process, to share their thoughts on economic sustainability and

the prevalent national financial challenges at the time of the interviews. They all expressed that they were to keep the same multimillionaire status reported in the initial interview; however, they also expressed that the economic downfall of the nation had affected their businesses.

Participant 2M, for instance, were forced to reduce their personnel from 25 in 2005 to 8 people in October 2010. Interviewee 10M, who is in the construction business, indicated that it has been “a miracle of God and savings” that they have been able to keep all they have. Both the sales volume as well as new jobs had been greatly reduced in the 4 years previous to the interview. Participant 15M, who has a debt-free business philosophy, has lost equity property value as well as all the other participants, but continues to grow in rental revenues. Rental demands in the location of their properties have not been affected by the economy. Finally, 40M has been able to bid successfully on new hotel renovation jobs, nationally and internationally. Hotel owners need to upgrade their facilities in order to keep their “starred” status. Marriott, his main client, needs to renovate their hotels around the world to keep their traditional “four and five star” ratings.

### **The Future Hispanic Multimillionaire**

This section presents the hypothetical story of a future poor Hispanic immigrant who may immigrate to the U.S. with limited knowledge of English and become a multimillionaire. The story merges the most salient factors revealed in the cross-case analysis. The code selected to identify this multimillionaire is FM—future multimillionaire.

Before arriving in the U.S., FM lived in a poor southern Mexican village where most people made a living from produce they planted and sold in nearby urban areas. He lived with his parents in a humble dirt-floor home, with no running water and no electricity. The family planted carrots, beets, and cilantro and sold them on weekends at the marketplace in a city about 20 miles from their home. In order to help his father in agriculture, FM, the oldest of three siblings, could not finish secondary school. At this time education was not a priority in his life. More important than finishing school was putting food on the table for survival.

A long-lasting drought was a turning point in the life of FM. A severe drought stalled all agricultural production and without food and money, his father decided to move to U.S. territory. He moved to the San Joaquin Valley, in Central California, following in the steps of other neighbors who indicated that California needed migrant workers to harvest crops at very large plantations.

FM, at 18 years of age, his mother, and his two smaller sisters moved to the San Joaquin Valley a few months after his dad and began helping him harvest tomatoes, strawberries, cabbage, zucchini, and other produce. Work was abundant and he worked hard, earning money to help his father feed the entire family and to pay bills they were not used to paying when they lived in Mexico—bills such as car insurance, electricity, gas, and water. They did not have a car in their home country, but, because of lack of public transportation to the different agricultural fields, they found it necessary to buy one.

Communicating in their native language in the new land was not a problem for FM and his family. Most stores, in that part of California, had bilingual personnel who

spoke Spanish and they could listen to Latino music on Spanish-speaking radio stations while working in the fields. At home, they had access to at least a dozen channels that transmitted programs in Spanish. Learning English was not as high on their priority list as was earning money for basic expenses.

Working in the plantation fields of California was a demanding job that required getting up early and being exposed to the extremely hot California summers. But, hard work was rewarded with enough money to pay the bills and the living conditions in California were superior to what they had in Mexico.

When harvesting season was over, FM found it necessary to look for a job doing something else. In the process of looking for a different job, FM discovered that learning English was very important to fill out job applications and to communicate properly during job interviews. He opted to go to school at night while keeping a day job and finished his high school in his early 20s, a few years after most young people completed that diploma in the U.S. His younger sisters also went to school, while his father continued to work in the fields.

With only a high-school diploma, FM could only find jobs which paid minimal wages and noticed that earning more money could allow him to acquire better medical insurance, clothing, living quarters, a better automobile, and even his own house. He realized that, in order to earn more money, he needed to find a better-paying job, which required learning a better-paid profession and going back to school. He decided to go to a local college to study business. Business was something he learned while selling produce with his dad near his old Mexican residence.

Finishing a B.A. in business, while working fulltime, took him about 5 years. During this time, he was able to communicate well in English and found a job at a company compiling and analyzing financial information to prepare entries to accounts and managing business transactions. He earned enough to save money, and once he had enough savings, he bought his own small house in central California, when he was 26 years old.

While working as an accountant, FM met a young and successful real-estate agent. They dated for a couple of years and were joined in holy matrimony when he was 28 and she was 27 years old. They lived in his house, and joined forces in buying and selling houses and apartments, while he still worked as an accountant. Business volume was so high that he decided to quit his regular job and join his wife in the real-estate business fulltime.

Real-estate agents have access to properties in foreclosure, which are often sold at prices below market value. They bought some of the best multiunit bargains in foreclosure they could get on the market, and rented the apartments with hardly any negative income. To save money on property maintenance and repairs, FM, who was accustomed to using his hands in demanding labor, learned about basic construction techniques and did most the work himself. The couple was able to amass their first million dollars 5 years after their marriage, when he was 33 years old. The second million was obtained only 3 years later.

This story, although not real, is a tale of future Latino immigrants who arrive in the U.S. in poverty, dreaming about the AD, and becoming multimillionaires. The story is

based on the main factors that contributed to the four research subjects becoming multimillionaires.

## CHAPTER 5

### SUMMARY, CONCLUSION, AND RECOMMENDATIONS

How does a poor Hispanic immigrant become a multimillionaire and achieve the American Dream? Becoming a multimillionaire in America is a phenomena few Hispanic immigrants have been able to achieve. Millions of poor Hispanic immigrants have moved to the U.S. in search of the AD, but only a small number have become successful in their efforts. This investigation uncovered several factors contributing to becoming a multimillionaire in the U.S., including factors associated with social and human capital.

The chapter begins with a summary of the entire research, followed by a conclusion and two sets of recommendations. The conclusion section presents a brief overview of the investigation based on the literature review on the subject, the field research findings, and the research question. The recommendations section presents insights on how additional research may be expanded in the future to complement the study in areas restricted by established research limitations and protocol. More importantly, it makes practical suggestions from participants to help other poor Hispanic immigrants become financially successful.



## Summary

This section summarizes the study, focusing on the purpose of the research, the methodology followed for the investigation, and ends with a brief presentation of the main findings.

*Purpose of the study.* This study focused on understanding the conditions and life experiences of poor Hispanic immigrants who immigrated to the U.S. in poverty and became multimillionaires. Identifying themes and factors that contributed to the success of participants was an important goal of the study for their practical application in the preparation of deliverables to help poor immigrants overcome poverty.

*Methodology.* Because it was difficult to find a large number of multimillionaires with the characteristics chosen for this study, a qualitative, holistic, multiple-case study was chosen for this research. Multimillionaires are difficult to identify among the 50.5 million Hispanics in the U.S. and tend to be inaccessible due to privacy and security reasons. Twelve qualifying individuals were identified for the study through leads acquired by calling friends and acquaintances from California, Florida, and Texas. Four of the 12 potential subjects accepted to take part in the study, one from Florida and three from California. They were individually interviewed by the researcher in 2010 at their homes or business. The interviews were designed to obtain in-depth information about their financial success.

Field research data were collected in three phases:

1. *Pre-interview data*—information collected for this phase consisted of note-taking during the field research, prior to the interview. The information was used to inform readers about the steps taken for setting the appointment for each case and other

events transpiring prior to meeting with the interviewees, such as time of arrival, introductions, protocol review, placement of the recording device, and other activities prior to the recordings.

2. *During-Interview data*—information collected in this phase of the investigation consisted of the interview recordings and the observation notes taken during the interview. Observation notes describe the meeting place and relevant events that unfolded during the interview, but not identified in the recordings.

3. *Post-interview data*—information from this phase consisted of notes taken after the interview pertaining to events that took place after the recording device was turned off. This information was captured soon after the meeting, when events were fresh in my memory. All information collected was merged chronologically on a single narrative and emailed to each participant to verify the accuracy of the narrative.

*Results.* Data analysis included the coding of specific factors. The analysis revealed 32 codes that were aligned side by side on a cross-case matrix to identify codes that were common to two or more participants. The cross-case analysis matrix revealed 16 factors that participants recognized as influential to their success. The resulting 16 factors were emailed to each participant with a request to prioritize the five most important factors. The results unveiled 11 factors chosen by participants as the most influential for their success—high goals, education, hard work, learning the language of the land, learning a more profitable career, team work, street savvy, real-estate investment, cultural assimilation, thriftiness, and sustainability. Each of the last 11 factors selected by the research sample is discussed in chapter 4.

## **Conclusion**

This study contributes to the literature on Hispanic immigration to the U.S. It reveals the life experiences of poor immigrants who overcame poverty after arriving in the new land. The U.S., more than any other country in the world, attracts people from various cultures, religions, and nationalities for the freedom and wealth for which it has become famous. Millions of immigrants, including poor Hispanics, have immigrated to the U.S., fleeing from persecution and/or looking for religious freedom and wealth, two tenets historically associated with the AD. Unfortunately, the majority find only freedom and opportunity, not wealth. Despite the reality of the dream ascertained by the freedom people enjoy in America, criticism by Hochschild (1995) about the AD underlines its individualistic nature and the fact that only a small percentage of the U.S. population has reached it. No government can ensure processes by which all citizens can become wealthy. After all, freedom of choice can lead individuals to opt against wealth and choose poverty as part of their worldview, a concept amply elaborated by several authors (e.g., Lewis, 1966; Van Biema & Chu, 2006). Studies by these authors on the “culture of poverty” and the “gospel of wealth” indicate that being poor or wealthy can be an epistemological choice colored by beliefs and/or traditions.

A small percentage of poor Hispanic migrant outliers have been able to cross the barriers that prevent most immigrants from overcoming poverty in America. This research focuses on the stories of four wealthy Hispanic immigrants whose life experiences are riveted with extraordinary attitude, resolve, and a great desire to succeed in the land of opportunity. Their efforts led them to financial pinnacles few people have

been able to reach, the multimillionaire status. Their lives are living testimonies that the AD is real and attainable.

Data analysis from this investigation disclosed congruence with literature on becoming financially successful in the U.S. in areas related to social capital, which stresses the benefits of networks, goodwill, and assistance for success (Adler & Kwon, 2002; Parris-Coates, 2010; Portes, 1998). The study revealed that the interviewees did not succeed on their own in the U.S. When they came to the country, they all received help from relatives and friends who guided them in their first steps in the new land. This help was particularly refreshing for participants as they found themselves disoriented in an unfamiliar place and unable to speak in the language of the land.

Teamwork was another factor related to social capital revealed by the field research data analysis. Pre- and post-field research on becoming rich affirmed the veracity of the ancient adage that “two are better than one, because they have a good return for their work” (Eccl 4:9). Bach (2001), in his study of dozens of couples who became rich, though beginning with a modest income, indicates that “teamwork” was the key to their success (p. 57). Interviewees underlined the importance of teamwork with the spouse and with company employees in their multimillionaire achievements. In fact, two interviews (15M and 10M) disclosed a close working relationships with spouses in leading their companies.

Field research findings also accorded with the literature review in the area of human capital. Human capital connects financial success to personal assets such as hard work, education, self-employments, and communicating in the language of the land (Bates, 1997; Chiswick, 1986; Hagan, Lowe, & Quingla, 2011; Logan et al., 2003;

Waldinger, Aldrich, & Ward, 2006). Learning the language of the land, hard work, and education, in particular, were human assets highly esteemed by interviewees as instrumental for their success.

The literature review for this study confirms that human capital, as helpful as it may be to succeed financially in the U.S., does not guarantee financial success, and much less a multimillionaire status. Duncan (1984), Rank (1994), and Seccombe (1999) assert that U.S. citizens with undergraduate, graduate, and postgraduate degrees are not always wealthy. Similarly, most people who work hard never become multimillionaires. A great number of Hispanics, for instance, have worked hard for decades, picking fruit and produce in agricultural fields, and have not been able to overcome poverty. The same is true for millions of minorities, who, affected by job degradation, have been circumstantially confined to menial, low-paying jobs.

Successful couples from his study learned to save a percentage of their income and were able to invest in real estate in key geographical areas. Bach (2001) illustrates how a couple with a combined annual income of less than \$60,000 were able to have their residence and a rental property “clear and free” in 30 years (p. 58). He further provides practical advice on how to save money and maximize real-estate investments. Interviewees for my research, without exception, were able to invest in real-estate at a degree of multimillion dollar profits.

Acculturation, ability to communicate well in English, and education were other high-ranking factors revealed by participants that find parallels in the literature on the subject. Educated English-speaking immigrants are more marketable than people who do not have a college degree or have difficulty communicating in the language of the land.

Learning English and obtaining undergraduate-plus education are correlated with financial success. However, these factors are not determinant in becoming a multimillionaire. Most English-speaking and college graduate U.S. citizens have not even been able to reach the millionaire status.

Can any poor immigrant become a multimillionaire in the U.S.? In theory and based on this research, the answer is yes! But this answer is presented with the caveat that becoming a multimillionaire is more than knowing and doing what others have learned and done, it also involves a sort of being that adopts a progressive worldview that departs from conformism and constantly seeks better horizons. Multimillionaires are not afraid to experiment with new ideas and adapt easily to financial challenges they may face.

Thriftiness is another characteristic of multimillionaires. The ability to build up capital to invest in stable assets such as real estate is prominent among the wealthy. Even after achieving financial success, multimillionaires refrain from unnecessary money expenditures; nonetheless, they are not stingy. They practice generosity with responsibility and ascertain that their donations are used wisely. In most samples for this research, becoming a multimillionaire was a surprise bonus for their hard work and perseverance. Respondents were not looking for that coveted status; it came naturally as they lived the life dictated by their individual worldviews.

*Is pursuing the American dream worth it?* As attested in chapter 2, financial prosperity may lead to a lavish lifestyle, leading to arrogance and a morally destructive life (Porrás et al., 2007). However, becoming a multimillionaire is also associated with positive outcomes. This research revealed that multimillionaire businesses not only benefited the individual, they created new jobs, lowered the unemployment rate in

communities, helped other people acquire higher education, and contributed financially to help local churches further their missions.

### **Recommendations for Practice**

Social research can be measured by the real-world significance of the findings and their practical value. The study of the factors that contributed to the success of participants and their opinions on how other poor immigrants can attain similar results constitutes an excellent source of information to lead people into the path of prosperity. Nevertheless, being informed is not enough to succeed in life, and adopting the careers of the wealthy does not ensure a multimillionaire status. The profitability of a career or a business varies from time to time. For instance, real estate at the time this chapter was written had been declining for at least 5 years and affected the overall net worth of all study participants. However, one of them continues to buy properties, knowing that real estate, sooner or later, will increase in value and that rental income is generally on the rise.

The success stories of people interviewed for this investigation may not be reproduced by all Hispanics who emigrate to America, but their advice to immigrants who would like to obtain financial success is to be heeded. One of the last questions posed to participants directly elicited their advice on how to achieve financial success. The question asked was: What would you advise new immigrants to do to become financially successful in the U.S.? The ensuing suggestions are based on their responses and on the data analysis for this investigation. The information could be used for the preparation of instructional chats and motivational speeches at churches, schools, or

immigrant gatherings. A more detailed description of their responses appears at the end of each participant's narrative (Appendix C).

1. *Find responsible networks*—positive social contacts can make a big difference upon arrival in the U.S. as a poor immigrant. Interviewee 40M responded that seeking responsible associations (“juntarse con gente responsable”) is a fundamental foundation for financial prosperity. All participants arrived in the U.S. to a place where friends or relatives gave them a helping hand to start in the new land. They revealed that the majority of social contacts, at the time of arrival, were close relatives living modestly, but were attentive and provided valuable advice. Additionally, most participants were able to tap other social contacts to establish profitable associations once they had established their own businesses.

2. *Education*. All interviewees improved their human capital by acquiring a new trade that eventually led them to reach the pinnacles of success. The U.S. is a country with affordable training schools and academic institutions where documented immigrants can learn a new trade or profession. One of the interviewees learned plumbing by working as a volunteer for a professional plumber. Later on, he became an overall professional builder by learning from other experienced professionals. Academic and professional education is time consuming and requires much sacrifice from people who pursue a trade or a degree. Participants indicated that education prepared them to face financial challenges analytically and made them marketable in very competitive job and business markets.

3. *Maximize work-per-hour income*. Many Hispanics come to the country without professional skills and without a degree and are confined to service jobs that pay



minimum wages. Working for minimum wages is not enough to achieve financial success in the U.S. or any other place in the world. Participants for this research arrived in poverty, began working for minimal wages, but, unhappy with their incomes, looked for better-paying jobs and trades. Financial success requires an income higher than what is needed to cover basic life necessities. The salary should allow individuals to save money to open a business or to invest in real estate.

4. *Work hard.* Hard work is a known success factor underlined by writers on the subject of wealth, and it was a key characteristic of all study participants. Hard work, for this research, was not confined to strenuous physical work; it included putting in more than 40 hours a week. All participants, at the time of the research, had worked overtime since they immigrated to the U.S., and the majority continued to work on self-imposed shifts of more than 40 hours weekly. Immigrants who want to succeed in this country will have to invest many hours of hard work.

5. *Real-estate investment.* Property ownership is closely associated with the multimillionaire phenomenon. It would be hard to find a multimillionaire who does not own a home and other properties. Participants in this research, without exception, made considerable real-estate investments and determined their net worth on real-estate value. The increase in value of real estate over the years and the constant higher cost of residential and commercial rental prices constitute two of the main factors why interviewees achieved the multimillionaire milestone. Investing in single-family homes, duplexes, condominiums, and apartment buildings is more convenient than investing in commercial buildings, because banks are more willing to extend credit to home buyers.

6. *Acculturation*. Learning the language and culture of the land was a factor all interviewees recommended as an ingredient to become financially successful in the U.S. To succeed in business transactions in this country people need to become acquainted with legal and marketing trends and to do business in the official language of the land. Business transactions in the U.S. generally require the signing of documents and contracts in English. Learning the culture of the land was a characteristic of all successful multimillionaires interviewed for this study. It should be noted that, although they adopted important cultural traits of the land, they did not become totally Americanized.

7. *Dream progressively high*. Multimillionaires interviewed for this research were not conformists contented with low wages. They continuously strived for better income and for maximizing production. Conformism may be one of the main reasons why there are so few multimillionaires in the world. Multimillion dollar assets are more likely to find those who dream higher than those who conform to what they have.

8. *Develop offspring*. The long-term social and economic ramifications of the huge mass of immigration experienced by the U.S. hinges on the development of immigrant children. Parents and governments play an important role in the education of our youth. Education is necessary to become marketable in a very competitive job market. Parents can do their part by motivating and supporting their children to study and governments can help by making education more affordable to immigrants' children.

### **Recommendations for Future Research**

The methodology followed for this research can be reproduced among other Hispanic and non-Hispanic immigrant samples, with overlapping results, by following

the same process employed during the investigation. However, to make the study more generalizable, more research is needed with larger participant samples.

In view of the unpublished identity of Hispanic multimillionaires with the characteristics of the sample for this research, the study was limited to only four participants, confining the research to a qualitative multi-case study. A quantitative study of a much larger sample would yield more generalizable results and could provide significant data for statistical correlations among variables.

Another recommendation for future research is to conduct similar qualitative research among other U.S. immigrant minorities. This is affordable and could provide the basis for a comparative study among different ethnic multimillionaire immigrants. Such a study could compare the human capital that different minorities bring upon arrival to the country, what type of jobs they adopt to become financially successful, level of education achieved before becoming a multimillionaire, and other variables related to the phenomenon.

Hispanic multimillionaire immigrants who achieved the American Dream after arriving to the U.S. in poverty are ordinary people with extraordinary determination. They brought to the new land similar human capital others carried with them upon entry to the country, but their mental fortitude, vision, and resolve made them succeed financially where others failed. Why some immigrants become wealthy, even multimillionaires, and others don't is beyond this study, but one thing is certain: The American dream is still there for the taking, waiting for anyone who still dreams about it.

## APPENDIX

APPENDIX A  
INTERVIEW QUESTION SHEET

The American Dream: A study of the factors that helped poor Hispanic immigrants  
become multimillionaires after arriving to the United States

Time of the interview:

Date:

Place:

Interviewee:

**Research Questions**

**Central question**

- How does a poor Hispanic immigrant become a multimillionaire and achieve the American Dream?

**Issue Questions**

- How did you become a multimillionaire after arriving to the U.S. in poverty?
- What were the circumstances leading to your move to the U.S.?
- What resources did you have when you entered the country?
- What are the major difficulties you experienced in becoming a multimillionaire?
- What role did the American Dream play in your immigration to the U.S.?
- What role did education play in your financial success?
- What was your English proficiency when you immigrated to the U.S.?
- How important is it to speak English in order to become a multimillionaire?
- What role did your relatives and friends play in your financial success?

- What were the key factors that contributed to your extraordinary financial success?
- What would you advice new immigrants to become financially successful in the U.S.?

## APPENDIX B

### IRB PROTOCOL

#### Introduction

The research involved in this study forms part of a dissertation for the PhD in Leadership degree offered by the Andrews University School of Education. Before the submission of this application to the Institute Review Board (IRB), the documents were presented to my dissertation and methodology advisors for input and approval. Repetition of concepts, such as the purpose of the research is explained by the IRB's guidelines, which requires the reiteration of the purpose in the abstract and the protocol documents.

#### General Information About the Research

**Research Title:** The American dream: A study of the factors that helped poor Hispanic immigrants become multimillionaires after arriving in the United States

**Population group:** Hispanic immigrants who arrived in the United States in poverty at age 18 or older and have become multimillionaires.

**Research design:** This is a *qualitative study* that seeks the narratives of poor Hispanic immigrants who became multimillionaires after moving to the U.S. The aim is to gain an in-depth understanding of the why, what, where, when, and how these individuals became financially successful. Hopefully the analysis of each narrative will shed light on practical lessons that may help other Hispanic immigrants overcome poverty.

**Advisor:** Dr. Robson Marinho (471-3200) <Marinho@andrews.edu>

**Methodologist:** Dr. Tevni Grajales (471-3476) <tevni@andrews.edu>

**Department:** School of Education, PhD in Leadership

#### Research Abstract

This research study is brought about for the completion of a dissertation for the PhD in Leadership offered by the School of Education at Andrews University. The

purpose of the research is to find and interview four to six Hispanic immigrants who arrived in the United States in poverty and became multimillionaires.

*Nature of the study.* This is a *qualitative study* that seeks the narratives of poor Hispanic immigrants who became multimillionaires after moving to the U.S. The aim of the study is to gain an in-depth understanding of the why, what, where, when, and how these individuals became financially successful; hopefully, the analysis of each narrative will shed light on practical lessons that may help other Hispanic immigrants overcome poverty

*Rationale for the research.* Currently, Hispanics in the U.S. constitute the second largest country in the world and are the largest minority in this country; however, they are among the poorest U.S. citizens and it is a known fact that millions of Hispanic immigrants are low-wage workers in America today.

Most Hispanic immigrants come to the U.S. coveting a piece of the American Dream disseminated throughout the world by U.S. travelers and by mass media communication systems. Unfortunately, very few immigrants fulfill their dreams when immigrating to this country. A great number of Hispanics, in particular, barely earn enough money for survival and wake up everyday in the terrible reality of poverty.

Finding a solution to poverty among Hispanics is a problem that deserves attention and has the potential of benefiting individual Hispanic families in the U.S., as well as poor immigrants from other ethnicities. The research findings may also provide useful information to develop instructional materials for poor Hispanic immigrants in the U.S.

### **Research Protocol**

The purpose of this study is to uncover the main factors that have contributed to the financial success of some poor Hispanic immigrants to the U.S. and, based on the findings, suggest alternatives to help other poor Hispanics fulfill the American Dream. In doing this research, I hope to further my personal mission to positively influence the lives of poor Hispanics in the U.S. Participants for this qualitative case study will be adults recruited by word of mouth and contacted by telephone. Once the purpose of the study is expressed and subjects consent to participate in the study, an appointment for the interview will be set at their convenient time, place, and method.

*Research subjects.* Participants must have arrived to the U.S. at age 18 or older, unable to speak English, with only a handful of dollars in their pockets, and need to be individuals who were able to amass a net worth of several million dollars after immigrating to this country in poverty. In view of the difficulty of finding Hispanic multimillionaires that would be willing to participate in this type of research, the study has been circumscribed to four to six subjects.

Individuals will be identified by telephone conversations with Hispanic leaders from different U.S. cities. Once a phone number is obtained, I will personally call the subjects, explain the purpose of the study, and invite them to participate in the study. Efforts will be made to have the interview face-to-face and at the interviewees' residences for the nonverbal information that can be obtained with interviews in such contexts. However, if interviewees prefer to have the meeting via telephone to avoid disclosing their identity, residence, or for any other reason, their desire will be respected.



*The research question.* The main research question is: What were the circumstances surrounding your immigration to the United States and what are the main factors that contributed to your financial success? Other secondary questions that may be asked during the interview that are pertinent to the study are related to their education level, the role of religion, social enclaves, and learning English in achieving success, and total net worth in dollars they had when entering into the country.

*Data collection and analysis.* Interviewees will be asked to allow the interview to be taped. This method insures accuracy in the collection of information, allows for eye contact with the subjects, and permits detection of non-verbal language that may be relevant to the study. If subjects feel uncomfortable about taping the interview, the researcher will assure them that confidentiality will be maintained and that the tapes will be destroyed once the information is typed and verified. If, despite this attempt to tape the interview, subjects object on grounds that they want their voice concealed, then the researcher will be prepared to take notes on paper and register the interview by hand. Key responses regarding the research will be read back to the interviewees to ensure accuracy. After the interview, the ideas and concepts will be analyzed following an open, axial, and selective approach. First, open coding will be completed through line-by-line analysis of the notes taken during the interview, breaking the data down into discrete chronological “domains” or “concepts” related to their migratory journey to the U.S. (e.g., possessions as they entered into the country, work experience, education, county of residence, factors contributing to their financial success, etc.).

Once a clean, well written, and organized document is crystallized from the analysis of the handwritten notes, the manuscript will be sent to the interviewee by email to verify the accuracy of the information retrieved during the interview. The document will be sent with a note requesting the participant to review the contents and eliminate and correct any information they feel may be compromising or inaccurate. The note will also request that they add information that is missing and may be relevant to the study. Participants will need to approve the final copy of the interview before it is used in the dissertation.

*Risk, rights, and confidentiality.* No risks or discomforts are known to be associated with this research. Participants will be allowed to answer the main research question on their own terms, revealing what they consider safe for publication, and they have the right to withdraw at anytime during the interview. To maintain participants’ anonymity and to protect their confidentiality, participants’ names and all other personal information that may be used to identify them will be omitted from all research reports. Also, recordings and notes taken during the interviews where their voice and personal information appears will be destroyed for their protection.

# Andrews University

School of Education  
PhD in Leadership

## INFORMED CONSENT

### **“The American dream: A study of the factors that helped poor Hispanic immigrants become multimillionaires after arriving in the United States”**

I have been told that the purpose of the interview is to share my story of how I became a multimillionaire after immigrating to the United States with only a handful of dollars. I understand that, in order to participate in this study, I must be 18 years of age or older, that I can refuse to participate in the study, and that if I volunteer for the study, I can withdraw from the interview at any time with no penalties.

I understand that the researcher may need to contact me after the initial interview to clarify unclear information or to request additional information. I also understand that the researcher will send me a written copy of the interview’s transcripts and conclusions to verify the accuracy of the narrative and to make any corrections or adjustments that may be necessary.

I understand that my identity and personal information such as name, telephone number, residential location, and electronic address will not be disclosed to anyone either orally, written, or any other form of communication. I also understand that the findings of this study will be used to create initiatives and publications that may help other poor Hispanic immigrants become financially successful.

I understand that if I have any questions or concerns regarding the study I may contact the researcher: Ricardo Norton (269) 471-8318. Email: Ricardo@andrews.edu

Or the researcher’s adviser:

Dr. Robson Marinho  
PhD in Leadership, School of Education  
Andrews University  
Berrien Springs, MI 49104-1500  
(269) 471-3200—<Marinho@andrews.edu>

I understand that the interview may be taped for accuracy, and that confidentiality will be maintained by having all tapes destroyed once the information is typed and verified. I also understand that I will be given the choice of a non-taped interview if I prefer.

I have read the contents of this consent form and have listened to the verbal explanation given by the researcher. My questions concerning this study have been answered to my satisfaction, and I hereby give voluntary consent to participate in this study.

---

Signature of Adult

---

Date

# Andrews University

February 18, 2009

Ricardo Norton

**RE: APPLICATION FOR APPROVAL OF RESEARCH INVOLVING  
HUMAN SUBJECTS**

**IRB Protocol #:** 09-017

**Application Type:** Original **Dept:**  
Leadership

**Review Category:** Exempt **Action Taken:** Approved **Advisor:**  
Robson Marinho

**Protocol Title:** The American dream: A study of the factors that helped poor Hispanic immigrants become multimillionaires arriving in the United States

This letter is to advise you that the Institutional Review Board (IRB) has reviewed and approved your proposal for research. You have been given clearance to proceed with your research plans.

All changes made to the study design and/or consent form after initiation of the project, require prior approval from the IRB before such changes can be implemented. Feel free to contact our office if you have any questions. In all communications with our office, please be sure to identify your research by its IRB Protocol number.

The duration of the present approval is for one year. If your research is going to take more than one year, you must apply for an extension of your approval in order to be authorized to continue with this project.

Some proposals and research designs may be of such a nature that participation in the project may involve certain risks to human subjects. If your project is one of this nature and in the implementation of your project an incidence occurs which results in a research-related adverse reaction and/or physical injury, such an occurrence must be reported immediately in writing to the Institutional Review Board. Any project-related physical injury must also be reported immediately to University Medical Specialties, by calling (269) 473-2222.

We wish you success as you implement the research project as outlined in the approved protocol.

Sincerely,

JosethAbara

Joseth Abara  
Administrative Associate  
Institutional Review Board

Institutional Review Board  
(269) 471-6360 Fax: (269) 471-6246 E-mail: [irb@andrews.edu](mailto:irb@andrews.edu)  
Andrews University, Berrien Springs, MI 49104-0355

APPENDIX C  
INDIVIDUAL CASE NARRATIVES

**Interview With 40M**

Interviewer: Ricardo Norton  
Interviewee Identification: M40  
Interview date: August 24, 2010  
Time: 6:10 pm  
Duration: 1:50 Hrs.  
Address: Business Headquarters—Orlando FL  
Follow-up Interview—October 24, 2010 (email)

**Prolegomena**

The interview with 40M was suggested by my wife Evelina, who heard about the success of this entrepreneur from friends in California. Getting his telephone number was not easy, since his operational headquarters are located in Orlando, Florida. I was able to locate his office and one of his administrators gave me his email address—he is more easily reached by email than by telephone. I explained the nature of my study via email on May 2, 2010, and requested an interview. He kindly agreed to the interview, provided I could fit it in his busy traveling schedule. He travels extensively, about 230 thousand miles a year, and is not always at his office. Just with American Airlines he has flown over five million miles since he became a frequent flyer in 1999. Since I had a one-week teaching engagement at Pine Lake Retreat Center, about 50 miles from his headquarters in Orlando, I aimed to interview him during that week.

The week before my teaching engagement in Orlando, August 17, I sent him an email requesting an appointment to see him the following week. Fortunately, he was

going to be in his headquarters that week, working on new construction projects with his personnel. He suggested to meet on Tuesday evening, August 24, and to contact one of his office administrators for directions to his headquarters. With the help of a GPS system, I was able to find the building located on a very clean and quiet industrial area in Orlando. He received me at the main building door and led me to his office on the second floor.

### **The Meeting Place**

The interviewee's headquarters are in a building approximately 80X50 yards that he bought for three million dollars in 2002. Despite the drop in real estate value during the previous years, the building was worth more than the price he bought it for eight years earlier. The building is divided into three separate sections, separated by solid partition walls, with three separate addresses. He uses the middle section and rents the other two to separate companies. The floors of the building display tasteful designs professionally finished with granite and marble imported from Italy.

At my request, he took me to a tour of the building at the end of the interview. The executive offices are located on the second floor, including his office, the Chief Financial Officer (CFO), and the Chief Operational Officer (COO). Additional offices, as well as the conference room, the engineering room, and a very large warehouse were located on the first floor. Docked at the warehouse, on one of the two docks, there was a huge container being loaded with mattresses and other equipment to be shipped the same week for a job in Saint Martin. He ships all hotel equipment and furniture to his warehouse for quality control and to ascertain timely delivery to the different construction projects.

During the tour through the building, about 7:30 pm, some the officers were still working, including the CFO, his younger brother, the COO, and the Human Resources Officer (HRO), a man from Puerto Rico. At his request, the HRO gave me a company shirt, with his company's logo.

### **Northbound to America**

40Mis is an immigrant from South America, who visited the U.S. for the first time in 1981 with a choir from the Universidad Adventista del Plata (UAP), Argentina. The impressions he gained about the country while traveling in New York, Los Angeles, Miami, Washington, and Dallas were of such magnitude that he decided to come back to the U.S. when he had a chance. After graduating from UAP with a BTh and a degree in music, he permanently moved to the U.S. in December of 1984, at 21 with less than \$1,000 in his pocket. By 1991, he had made his first million dollars, the same year he became an American citizen in Los Angeles. Today, he is the founder and CEO of Land-Ron, a company that, according to *Hispanic Executive Quarterly*, "emphasizes innovation, diversity, honesty, and integrity" (Casciato, 2008, p. 55). The company is dedicated to commercial construction and renovation of hotels.

### **Land-Ron Incorporation**

*Land-Ron Inc.* was founded in 1995 and has rebuilt over 300 hotels in the U.S. and the Caribbean (Virgin Islands, Puerto Rico, and Jamaica). In 2003 the company was ranked among the top 100 successful minority companies in the U.S.; a crystal award is displayed in his office for this achievement. Recently they finished renovating the Willard Hotel near the White House, where many international political personalities

hosted by the U.S. government stay during their visit to the White House. Company employees were screened by U.S. Secret Service officers before they could work on that project.

The company has standing construction contracts with Marriott Hotels and all their affiliates (Renaissance, J. W. Marriot, Ritz Carlton, Marriot Full Service, Residence Inn, Courtyard. They also renovate hotels from the Starwood family (Sheratons, Westins, and W. Hotels) and the Hyatt hotel family (the Hyatt Regency and Grand Hyatt). Some of the hotel projects include budgets of over 18 million dollars and take over one year to complete. At the time of the interview, they were remodeling five different hotels around the U.S. and the Caribbean.

*Structure.* His company is structured after the model of the Seventh-day Adventist Church. The Chief Officers who work from the headquarters represent the General Conference; the project managers who manage several projects at the time represent Division leaders. The job supervisors represent the Union officers; the foremen who manage local crews represent the Conference, and then the workers represent the church pastors.

*The size of the company.* There was a time when the company had 640 employees however, to minimize the liability expense required by such large number of workers, he reorganized the workforce into dozens of independent companies who now work exclusively for Land-Ron. His company is currently administered by 48 employees that include the CFO, the COO, and the HRO. Nineteen of the current immediate employees have an office at the headquarters and the rest work in the field doing various



management and supervisory jobs. Out of the nineteen office employees, twelve are Hispanic, seven Americans, and all drink mate—a South American green tea.

*Logistics.* To lodge his subcontractors' workers during the time required to renovate each hotel, Land-Ron rents apartments near the site and furnishes them completely for the convenience of workers. If rent is too expensive in proximity to the job site, the company rents apartments in nearby cities where prices are lower.

*Net worth.* Besides his headquarters valued at c. \$3 million, 40M owns over 24 houses which he rents, and several strategically located large lots where he builds shopping centers, medical clinics, and professional offices for sale. Most of his real estate possessions are in Orlando, but he also has properties in Dallas and Los Angeles. The smallest of the lots he owned at the time of the interview was six acres.

### **Understanding 40M's Success**

Several traits and concepts gained during the interview form the basis for M40's financial success. These concepts and traits are enunciated on the following paragraphs.

*Assessment, vision, and adaptation.* An intuitive assessment of the economy in California when he first arrived in the eighties led 40M to the conclusion that in order to succeed in the newly adopted country, he needed to learn the system and get involved in the construction business. He first learned plumbing and then electricity by working as a volunteer for professionals in the trades, and a fellow countryman, who did small construction jobs, became his mentor. He became closely affiliated with his mentor, who provided him with excellent advice on construction and years later, because his father-in-law.

*Becoming a general contractor.* Once he had an overall knowledge of the construction business, he ventured to do jobs on his own such as fencing and landscaping while studying to get the California General Contractor's license. At the time of the interview one of the walls at the entrance of his office displayed General contractor's licenses from 26 states and he is obtaining a new license every five-six months—Contractor's licenses are issued for two years by most states, although some states require a new license every year. Getting a contractor's license requires passing two different state exams, one related to the labor laws, which aims to test contractors on their knowledge about the rights of workers, and the second exam on their knowledge of the laws regulating the physical and safety aspects of the building. For instance, commercial construction in Florida requires concrete, to withstand hurricanes while in California wood and stucco, to resist the vibration produced by earthquakes.

*Excellent craftsmanship.* With the general contractor's license, he remodeled the house of a prominent doctor located on the mountains of Glendale, CA, who, noticing his excellent craftsmanship, contracted him to fix dilapidated homes he bought and sold with considerable financial gain once they were renovated. The partnership worked well to the point that he began to receive a percentage of the capital gain from the sales, to keep him motivated in the remodeling and selling business. In view of the headaches associated with remodeling residential properties, he found a regular job at the Glendale Adventist Hospital, where he worked in the construction department with two other fellow church members. During the time he worked at the hospital, they renovated five surgical rooms.

*A lasting business relationship with Marriot.* After a year and a half working at the hospital, an opportunity to work on commercial construction with Marriot Hotel

Corporation opened up, initiating a business relationship that has lasted for more than two decades. His first job with Marriot was installing ceramic tile at the Palms Springs Marriot. Today, he renovates entire Marriot hotels.

40M learned that commercial construction is very different from residential construction, “two different animals.” In residential construction, contractors need to constantly deal with the whims (“perfeccionismo”) of customers who often change their minds about what they want, and who demand a high level of perfection in the finished work. Commercial construction is physically demanding but, faster and less detailed.

*Adaptability.* 40M has been able to weather the financial crisis with adaptability and good management. Some clients, who are supposed to pay their invoices in 90 days, are taking 120 days. Such payment delays can affect the company’s own payroll schedule; however, he pays his employees on time. Another example of adaptability exhibited by 40M is the ability to change his views regarding business matters. Originally he avoided getting involved with the Minority Business Enterprise because he wanted to be known for his craftsmanship and not for being Hispanic. However, becoming a member of this group has opened new doors and has connected him with other corporations and networks. Marriot Hotels, for instance, want people to know they employ minority groups and organize events where that fact is underlined. On one occasion, he was able to be in a room with President George Bush, at an event organized by Marriott.

*Success and hard work.* 40M sees a close relationship between success and hard work. Upon arriving to the U.S., he learned that this country offers immigrants a “gamut of opportunities” to those who are responsible and willing to work hard; in contrast, in his

native country it was very difficult for people to prosper financially regardless of “how hard they worked.” Hard work is part of the equation explaining his great financial success.

*Balanced hard work.* Hard work is associated with success, but one should evaluate the “cost and benefit” of the time and work invested. Hard work should be balanced with other aspects of life, such as family and a relationship with God. Human beings “tend to move from one extreme to another” (“pendulares”), they either “love or hate; work hard or not work at all.” One should live a balanced life and pick the battles one needs to fight. Energy should be spent wisely and channeled in productive enterprises (“no gastar pólvora en chimangos”). Budgeting time for the family may curtail company growth; however, too much time for the company, at the expense of the nuclear family will negatively affect family relationships.

*Success and God.* God is the most preponderant and essential element for success. From the beginning, I “teamed up with God” and established an association in which I promised that if he would help me succeed, I would be generous to the church. 40M has tested God and has learned that when he was selfish, his business did not prosper (“me fue mal”), but when he has been generous and has contributed to the church, he has done spectacularly well (“me ha ido espectacularmente bien”). “I have learned that the more I give, the more I receive.” The hotel renovation business is a multimillionaire industry with many pretenders who fight for hotel projects like hungry sharks. Thus, he bids for projects with prayer and wisdom and offers God a percentage of the profits for the Adventist Church, and the Lord has responded well. “Every morning I pray God for

wisdom, not for money, and he gives me both.” “When I venture without him, my business does not march well” (“Cuando me meto solo, no me va tan bien”).

*Giving back.* During the first half of 2010, he gave the church over \$400,000 with projected total donations of half a million dollars at the close of the fiscal year. Although some Christians may argue against the idea of financial prosperity, when Christians prosper economically, the church also prospers financially (“la beneficiada es la iglesia”). Wealthy Christian can help disseminate the gospel with their means.

*Philos Care Foundation.* For several years, 40M received hundreds of emails a week from people and institutions asking for donations, thus, he created the Philos Care Foundation, a non-profit organization approved by the IRS, which is led by a friend who helps him distribute money for educational projects, building churches, orphanages, and baptisteries, and organizes international musical festivals where singers such as Steve Green, Marcos Vidal, and Jesse Velázquez have been invited. Some of the singers participating in the festivals may charge up to \$8,000 per concert. The last weekend of August 2010, he organized a festival in Atlanta, Georgia, with singers coming from as far as Los Angeles and Chicago. The events are often promoted by radio, television, and flyers and local churches are invited to bring visitors who are invited, during the concerts, to attend to their local Adventist congregations. The Atlanta festival was attended by approximately 5,000 people.

*A philanthropist and a missionary-minded person.* At the time of the interview, the foundation was paying for the education of 64 students who were pursuing careers such as theology and medicine in Mexico, Perú, Uruguay, Argentina, Brazil, the United States, and Canada. It also was covering the expenses for several pastors who were

conducting evangelistic programs in Argentina. These pastors receive money to rent conventions centers and busses to bring visitors to the evangelistic programs. Students who receive funds from the foundation are screened to ascertain their commitment to the Adventist Church. Besides the above projects, he has provided money for missionary projects in Paraguay, Ethiopia, South Africa, and Madagascar. He also helps relatives and in-laws financially. He has had his mother-in-law on his payroll for many years to help her financially.

*Success and learning English in the U.S.* As to the question of the importance of learning English to succeed in the U.S., he responded: “It is fundamental.” Although the interview was held in Spanish, when the English language was used, he spoke the language with excellent diction and fluency.

*Sustainability.* Despite the negative impact that the sluggish world economy has had on construction, 40M has kept busy during the past few years renovating hotels in Seattle, Washington DC, the Virgin Islands, Orlando, and Savanna, Georgia. Also, on the day of the interview, they were working on the budgets for seven new projects. When the economy was blooming they were involved in the renovation of fifteen hotels simultaneously. In the first part of 2010, they were working at 55% capacity, however, still making profits. The key to sustainability, he believes, is to “set high goals, team-up with the right people, and never forget your roots.”

*Social enclaves.* The great majority of his clients, 99% are Americans. His employees are comprised of 60% Hispanics, especially from Mexico, who are hard workers and loyal to the goals of the company.

*Success and cultural assimilation.* No culture is perfect, thus he “adopted aspects of the American culture which are positive” and eliminated cultural aspects of his native culture which were not productive. He adopted the majority of American culture, he still eats and drinks autochthonous foods and drinks from his country, such as “empanadas, milanesas,” and drinks “mate tea” everyday. He speaks mostly Spanish at his headquarters, since the majority of office administrators speak that language.

*Lifestyle and attitude.* 40M not only travels extensively for business purposes, but also for pleasure. A follower of soccer, he has gone to the past few World Cups games (Japan, Germany, and South Africa) with his son Lucas. In November 2009, they went to Montevideo for one day to watch the 2010 World Cup qualifier game between Uruguay and Costa Rica. During the 2010 summer, they went to South Africa to see some of their favorites national teams play, including Argentina. The day of the interview, he was driving a late-model Black Hummer, parked at the rear of the building. He also owned other personal cars, such as a BMW and an Aston Martin.

*Success, goal setting, and determination.* 40M is a firm believer that the key to success in the U.S. is determined by personal determination and “how far you want to go” (“adonde quieres llegar”). Some people can focus on one goal at a time, they can either work or study; however, to succeed in this country people have to be multifaceted and able to tackle several challenges simultaneously. At the time of the interview, he was working with his staff on seven different hotel projects while workers in the field were renovating five hotels.

*Discrimination.* 40M did not experience discrimination upon first contact with people because of his European last name. However, as soon as he speaks English with

an accent, he notices a slight change in how people perceive him, like saying “este de dónde es? He breaks the barriers produced by his foreign accent by using humor and becoming friendly. Racism can be diminished or exacerbated by the attitude the affected person assumes. When he applied to be a part of the minority group, the administrator from Tallahassee, Florida, did not believe he was a minority member until they came to his office and listened to him speak.

### **The Million Dollar Question**

One of the main questions of the interviews reads: In your opinion, what were the factors contributing to your financial success, and becoming a multimillionaire? His response is registered in italics and corroborated with comments he mentioned during the interview.

*God*—40M attributes his financial success to God’s blessing and for adopting him as a business partner.

*Honesty*—Clients as well as employees respond positively to honesty. People tend to be honest with corporations that treat them with honesty.

*Perseverance*—business does not always take an upward direction and turning it around requires perseverance. Reaching the top is accessible to all, but staying at the top is very difficult. The same happens in other professions, such as baseball and pastoral work.

*Hard work*—In the process of getting directions to his Land-Ron’s headquarter, an office administrator told me that he normally works late into the evening, everyday. This fact was ascertained the day of the interview; supper was ordered (milanesas) at 7 pm, because he had to stay working on budgeting several hotel projects.



*Responsibility and reliability*—“Cumplir lo que prometes.” “I depend on the responsibility of my subcontractors and workers as well as hotel owners depend on me.” Hotel owners reserve rooms, months in advance, for customers who at the same time make hotel reservations, months in advance, on rooms his company is remodeling. “If I don’t have the rooms ready at the scheduled time, the hotel owner will lose money and will be very mad.”

*Trust*—He values trust in his business transactions with workers. He does not require that subcontractors sign documents to finish the work on time. They have learned to trust each other in the years they have worked together.

*Language*—Knowing the language of the land is very important for M40, since 99% of his customers speak English. Moreover, most of the money in the U.S. is managed by English speaking people and the only way to tap it is by communicating in their language.

*Education*—He finished undergraduate degrees in theology, music, and business administration, and recommends that immigrants become educated in areas that are in demand, today (e.g., computer sciences).

*Street savvy*. “Mi escuela es la calle.” In his opinion, in order to succeed, one has to be alert to opportunities and threats, to adapt to challenges along the way, and to deal with people in the business world with care and caution.

*Friendliness*. 40M has a friendly and honest smile and a magnetic personality that elicits confidence and interaction.

*Humbleness*. Do not allow success to go to your head. “Que los humos no se te suban a la cabeza.”

*Helping others.* In his words, “When we help others we help ourselves because our spirit grows.”

### **What Advice Would You Give Immigrants to Succeed Today?**

To this question he replied that times today are different than when I came to the U.S. in 1984. In his opinion, immigrants, today, would have a better chance to succeed in Australia, Brazil, and Canada, in that order. The U.S. economy is too sluggish at the moment with high levels of unemployment making it difficult for immigrants to find a job. Greece and Spain are some of the worst choices to immigrate for their precarious financial situation. His specific advice to immigrants to the U.S. would be:

1) *Find responsible networks*—“Juntarse con gente responsable.”

2) *Education.* Become a specialist in an area that you will find job opportunities (e.g., computer sciences, engineering). Education is expensive and time-consuming. One should go about it intelligently. Many Hispanics come to the country without skills and a degree and are confined to service jobs that pay minimum wages.

3) *Work hard.* Most require good hard work.

### **Concluding Remarks**

At the end of the meeting, I indicated that I was going to be in contact with him for more questions and to send him a draft of the document to verify the accuracy of the information. He suggested email as the main form of follow-up communication since he is so often on the road. I asked him if he would be willing to speak to people on financial success and he showed a good disposition to do so. He added that he occasionally is invited to present stewardship seminars at various venues—high schools and churches.

Originally, I had invited him for supper, but he declined the offer in view that he was working on hotel proposals and had people waiting for him downstairs. Indeed, at 7:30 pm there were half a dozen people still were still working on what appeared to be a time absorbing task, budgeting for 7 hotel projects.

## **Interview With 15M**

Interviewer: Ricardo Norton

Interviewee identification: 15M (pseudonym)

Interview date: March 16, 2010

Time: 5pm

Duration: 2:15 Hrs.

Address: Interviewees' residence in California

Follow-up Interview: September 17, 2010 (7:30 pm).

### **Prolegomena**

15M is a married couple that immigrated to the U.S. in the second half of the 1960s, one from South-America and the other for Inter-America. They were about 20 years of age when they immigrated to California from their respective countries and did not know conversational English.

*The residence.* The two-story house where the interviewees live was located in a quiet and safe residential neighborhood and is rather large for only two people (2,600 square feet). The main door of the house is visible through the barred porch door, surrounded by decorative ivy and other well-attended plants. The two-car garage to the left of the porch keeps the wife's Mercedes Benz. The inside of the house was conveniently distributed, providing access to brand new hardwood floors. As one enters through the main door of the house, the living room is located to the right and the dining room and kitchen to the left. A sliding glass door leads from the dining room to a very spacious family room housing comfortable furniture and a large-screen television. A stairwell between the living room and the dining room leads to the sleeping quarters upstairs.

*Arrival and hospitality.* Once in front of the house, I used my mobile phone to inform them I had arrived for our appointment. The wife opened the doors and kindly invited me into the house. We talked for a few minutes while her husband finished an important telephone conversation. Once the husband joined us in the living room, we continued to chat for about ten minutes; during that time, they spoke about their business and experience in the United States. Approximately twenty minutes after my arrival, the wife offered me a drink, which I accepted, and after leaving the room for a few minutes she came back with soft drinks and typical Hispanic food for everyone—tacos and empanadas, the type of food they eat in their native countries. This type of hospitality and food indicated the couple has not forgotten their roots; offering food and drinks to visitors resides at the heart of Hispanic culture and hospitality.

*Data collection and confidentiality.* The conversation continued while we ate and then I led it to the purpose of the interview. I informed them about the confidential nature of the interview and they indicated they preferred to be anonymous for the study. It was clear to me, at this point, that the wife was going to be part of the interview.

*The main question.* The main question asked right after the interview began in earnest was: What were the circumstances leading you to the U.S. and how did you become a multimillionaire? My role during the interview was to listen take notes and I occasionally probed with questions related to their comments to dig out relevant information.

*English communication skills.* Though both interviewees did not speak English when they immigrated to the U.S., they felt comfortable communicating in English and spoke it fluently when they used that language during the interview. Although the wife at

one point during the conversation confided that her husband spoke English better than she, I thought she communicated very well in both languages.

*The importance of English in achieving financial success.* Most of the interview was held in Spanish, in view of the fact that I used that language in my greeting, introductory remarks, and questions in general. However, occasionally during the interview they switched the conversation to English. When asked about the importance of learning English to achieve success in this country, they affirmed that it is very important; English is necessary to communicate at work, for continuing education, and to become informed about local and national events and marketing trends.

### **Husband's Immigration Narrative**

He came to the U.S. in 1968 with a three-month visa, at 20 years of age. He borrowed \$80.00 for the trip and, after traveling three days by bus, arrived to Los Angeles with only \$10.00. His older brother who lived in Van Nuys, CA, gave him ideas on where to find a job and once he found one, he rented a room for \$5.00 a month from an elderly woman in East L.A. Back in his country, he worked in an accounting office and had some experience in that type of work. Right after he arrived to this country, he found a janitorial job at a hospital and decided to learn English by watching television in that language. The comment was made during the interview that learning English by watching television is more difficult for immigrants, today, because of the large number of TV channels in Spanish offered by cable television.

A job opening as an accountant was available at the same hospital where he worked. He decided to apply for the job eager for progress and to gain a better position at the institution. He was very nervous about the endeavor, mainly because of his limited

knowledge of English and, to make things worse, his boss at the hospital laughed at him when she found out he had applied for the job and told him he did not have a chance to get it because of his limited English and skills. He landed the job and held that position for many years.

*Importance of education.* Once on his new accounting job, the husband decided to study business after working hours at a local community college, where finished a BA in Business in 1970. School sharpened his thinking, provided important knowledge, and helped him polish his communication skills in the new language. Education, he said, “is the key to success in this country.” He affirmed that he probably would have not reached his present success without education.

### **Wife’s Immigration Narrative**

The wife is the oldest of several sisters. She emigrated to the U.S. with \$0.00 from South America in the late sixties. While working at the kitchen at an institution in California, she went to school where she studied first to become a secretary and then enrolled in the nursing program. Once she finished nursing school, she worked as a nurse at two prestigious medical institutions, including Kaiser Hospitals of California, for almost 22 years. Obviously, education is a trademark of both spouses and was adopted by their son who finished business at a prestigious university in California. Their only son was born June 14, 1974.

When her husband became involved in the real estate business, she provided him excellent leads to sell properties to hospital coworkers, including doctors who were looking to invest in real estate. Some of the sales he made from his wife’s leads resulted in substantial earnings.

## **The Real Estate Business**

Real estate has been the key to the financial success of 15m interviewees. Nursing and accounting joined salaries providing enough money to own a house and to maintain an average middle-class status but never sufficient to become millionaires. The following paragraphs provide, in chronological order, how they became involved in the real estate business and then became multimillionaires.

*The first property.* Investing in the first property was an “unnerving experience.” Assuming a debt with payments for several decades was a venture to be handled carefully and cautiously. First of all, they pondered buying a house in a more expensive neighborhood where some friends and countrymen lived; however, they opted for a less risky approach and more conservative mortgage payment and bought a condominium in a less expensive neighborhood—about 40 miles southeast of the property they originally wanted to buy. They bought their first house in May of 1976, five years into their marriage while she was working as a nurse and he was working as an accountant. They bought the property for \$28,000 and sold it three years later for \$75,000. With the profit from this sale, they bought another house for \$132,000, which today is worth nearly \$800,000.

*Fulltime job in Real Estate.* The financial boom for 15M began when he became involved full-time in the real estate business. Despite the insistence of his wife to become involved in the property marketing business, he hesitated to change professions. However, circumstances beyond his will made him change professions. After eleven years as an accountant at the same hospital, a new inexperienced and jealous supervisor



laid him off, envious that office employees did not come to him for questions, and went to the interviewee for work related issues, because of his experience and knowledge.

*A blessing in disguise.* His wife insisted this was the opportunity to begin anew in the real estate business; but not wanting to leave his zone of comfort, he found another accounting job with a company that managed hospitals, instead. To please his wife, he studied for six months to get his real estate license and worked in that business on weekends, while still working full time as an accountant. Finally, in 1982 he dedicated himself full time to selling and buying properties. That year, they bought the second property—the same in which they live today. Before buying a new property, they reiterated, they discuss the matter carefully and with prayer, asking for divine guidance and approval.

*Rookie sales agent of the year.* 1983 was not the best year for real estate agents; interests were very high (18to 20%) and the market was very slow with buyers waiting for interest to come down. With his wife's hospital referrals, hard work, and a natural sales savvy, that year he sold between 8-12 properties a month, the equivalent of several million dollars in sales. His income tax accountant told him he had earned ten times more money that year than what he had made during the previous eleven years at the hospital, as an accountant. Losing his job at the hospital was, after all, a blessing in disguise. The same year, he received an invitation to the National Convention of Real Estate Agents at Caesars Palace, Las Vegas. On that occasion, he was granted the prestigious Rookie Sales Agent of the Year, before a crowd of 5,000 people, who, impressed with his achievement, gave him a thunderous standing ovation. The following years he continued to be among the top three salespersons of the year.

*The first million.* Amassing the first million took them 15 years of hard work (“arduo trabajo”) and God’s blessing. After that, other millions were accumulating as the family thrived together selling properties and buying new rental houses and apartment units for their own business.

### **The Key to Their Success in Real Estate**

*Team work.* The “team work” theme was prominent throughout the interview. From the beginning, he has “always consulted with his wife” before making a key business transaction. His son has been involved in the real estate business with his parents since he was a child. His parents bought him his first house at age ten. At 18 years of age, he received his real estate license and joined his parents working full time in their business. He lives in a beautiful house located in a very expensive neighborhood and drives an expensive car—a BMW. One of the son’s main tasks in the family team is to look for good deals in the Internet Housing Market, make offers and crystallize good deals. His father then approves and signs the documents, which are passed onto his wife for her final approval and signature.

*A family business.* As years in the real estate business have elapsed and they have acquired knowledge and experience in the trade, they have become more confident and assertive in their transactions, creating an intuitive and effective investment process. All properties are under a trust in which their three names appear.

*Hard work.* From their arrival to the U.S., combining work and education, this couple has worked very hard for what they have. The real estate business, in particular, demands lots of time. His work days often begin at 8 am and end at 8 pm. After a busy

year and lots of stress associated with the real estate business, he fainted once in Germany while on vacation and had to be hospitalized.

Interviewees' income and the debt-free status of the majority of their possessions provide enough revenue to retire early and comfortably; however, in the last few years they have continued to work hard. The real estate business has reached a historic drop in sales, nonetheless they continue to invest and work. Low sales open opportunities to buy at lower prices. The husband indicated that, in order keep busy, because of the slow market, he joins his workers, occasionally, in painting and repairing some of their vacated apartments and houses. By the time they were married, they were very busy working two jobs and saving money to invest.

*Negotiation and customer satisfaction.* The husband's business philosophy has been one of accommodation and customer satisfaction. On one occasion, in order to close a million and a half dollar sale, he relinquished over \$20,000.00 in earnings, but still received a paycheck of over \$200,000.00. The husband indicated that, had he been too greedy in that transaction, he would not have made the sale.

### **Factors Contributing to their Success**

The following paragraphs underscore salient factors from the interview associated with 15M's success.

*Avoid high interest fees.* "Give a substantial down payment when buying a car, to avoid higher interest rates and payments." Avoid, as much as possible, the use of credit cards and pay rather cash.

*Moderation and not ostentation.* This theme was predominant during the interview. They lived in accordance with their means. Being low keyed—"no apantallar"—has been

their motto throughout life. From the beginning, they have been careful in their expenses, buying “quality” but not necessarily “brand name products.” Years after they were very solid financially, they have indulged in brand names and more expensive products.

*Fidelity and trust in God.* The name of God, faithfulness to His moral principles, and helping the needy was a theme sprinkled throughout the interview. They are active Christians who go to church regularly.

*Never borrow money from people.* They waited until they had saved the money on their own for the down payment of a new property. Borrowing money, they indicated, can strain relationships with friends and relatives. In addition, they did not want to be a burden to other people.

*Independence.* Beside divine help and guidance, they consider that nobody else—“nadie”—helped them in their achievements. This independent attitude has precluded them from business partnerships that may have gone sour and is related to their “non-borrowing from friends” philosophy.

*Invest in real estate.* This is the main factor they attribute to their success. Rental properties in California are in great demand and increase their value in normal economic trends. Buying, selling, renovating, and reselling properties has been a profitable business for them.

*Teamwork.* Participants 15M form a close knit partnership in which husband, wife, and son are closely united. This partnership can be extended to God, whom they trust and consult before every transaction. Their partnership has been a win-win association.

*Philanthropy.* The financial experience 15m have enjoyed has been shared by several beneficiaries—mainly relatives and organizations—who have received large donations through the years. Many of their relatives have received hefty donations to buy or build homes in their respective countries of origin. In addition, some of their relatives have been helped with expensive medical treatments and with the expenses of higher education bills. At times when some relatives were under stringent financial situations, they sent their entire salary to help them get out of the hole. They never say no to people who come to them in need. The wife sponsors religious radio and television programs with several thousand dollars a month. This is a way to return to God some of the blessings he has bestowed on them.

**What Advice Would You give a Newly Arrived Immigrant to Become Successful in This Country?**

At the end of the interview, both interviewees were asked to summarize the key elements necessary for an immigrant to become a millionaire. The question I asked was: What advice would you give a newly arrived immigrant to become successful in this country? The response was (a) learn the language of the land and (b) hard work.

One important notion gained during the interview is that they did not have the goal to become millionaires. It was not until recently, when a visiting relative from overseas came and asked him about their net worth, that he realized for the first time their multimillionaire status. Because of the relative's question, he calculated the equity of their fifteen properties—about forty apartments and houses in total—and came up with the 15M figure. The figure is provided by a man who is an expert in real estate market value and based on the County's Assessment Value (SEV—State Equalized Value). Once

conscious of their millionaire status, they have kept it to themselves and have been thankful to God.

## **Interview With 10M**

Interviewer: Ricardo Norton  
Interviewee identification: 10M (pseudonym for 10 million)  
Interview date: March 17, 2010  
Time: 11:00 am (PST)  
Duration: 1:30 plus 6:30 Hrs.  
Address: Interviewee's residence in Bonita, CA  
Follow-up Interview: September 17, 2010 (7:00 pm).

### **Prolegomena**

*Setting the appointment.* The appointment was made early February, 2010 for March 17, to take advantage of the already set appointment with interviewee 2M on March 15, two days before. The appointment was set for 11 am. Foreseeing that the interview was going to finish at lunch time, I invited him for lunch at his preferred restaurant. At the time I was staying at a friend's house that lives in the city between the two interviewee's residences in California, about 35 miles from the 10M's residence. I called the night before to confirm the appointment and he gave me directions to reach his house.

*The meeting place.* His house is conveniently located at the end of a dead-end street in a way that only people who visit his house need to use that part of the public road. The house has easy access to the freeway and is located in a clean and quiet neighborhood. As I arrived at his residence a few minutes before the appointment, and parked in the driveway, I noticed on his property several expensive vehicles that led me to assume correctly that he collects sport cars.

He opened the door which led to a very large living room, openly connected to the dining room. The house is decorated with large fine-wood crown moldings and

baseboards. In the kitchen, to the right of the dining room, I could see the maid cooking and looking through the sliding doors on the opposite side of the house, I could the trees and a swimming pool of the backyard.

*Interview in Spanish at his studio.* He led me to his home office, built by him completely out of mahogany, including the ceiling. The estimated value of the interior woodwork of his office is \$40,000; the double-pane door, alone, costs \$6,000.

*Protocol.* Being fond of cars, I began ice-breaking the interview with a conversation on speed cars. During the conversation, I asked him directly about the traits and cost of the vehicles he owns. His estimated value of the cars (“if I were to sell them now”) at the time of the interview were: the 2006 *Lotus* (\$80,000), the fairly new *Cayman Porsche* (\$45,000), a *Corvette* (35,000).

After a few minutes of pre-interview chat, I reiterated the purpose of my visit, handed him the protocol document to be signed, asked for permission to tape the interview and from there on the interview went smoothly until the end, 1:30 hours later.

### **What Were the Circumstances Leading You to the U.S. and How Did You Become a Multimillionaire?**

He emigrated from Oaxaca, Mexico, to San Diego in 1972, with no possessions at all, only what he was wearing (“sólo lo que traía puesto”). As to the reason why he moved to the U.S., he said he did it “as an answer to a prayer.”

When he was a 5-year-old child, he wanted to be a pastor, but his goals for the future changed when he went to college. Once in undergraduate studies, he wanted to become a lawyer and a politician and became heavily involved in some regional political movements that took place in Mexico in 1968. That year he experimented with a



powerful drug; he still does not know what type of drug it was. So devastating were the effects of the drug that he thought “he would never be normal again.” In a state of hallucination, the Lord spoke to his heart and told him that the path he was following was not correct. He agreed with the Lord’s assessment and asked him for help, because he knew it was going to be very difficult for him to pull away from drugs on his own.

*Arrival in poverty.* Two weeks after that prayer he moved to San Diego, penniless, to his sister’s house, at 18 years of age. When he arrived at his relative’s house he, noticed they were acting like strangers, not showing the emotions characteristic of reuniting with relatives you have not seen in many years. He felt alone and sad until his brother broke the news that they just finished a conversation with relatives in Mexico and received the bad news that his father was dying. To him, that was devastating. He wanted to return at once and be at his father’s bedside, but that was impossible, because he had no money and his dad was 2000 miles away in another country.

*A reencounter with God.* That first night in the U.S. was bittersweet. The room’s window where he was sleeping at his sister’s house faced the airport, and allowed him to see the planes landing and taking off. He felt like jumping on one of them and going see his father. But that night, in his anguish, he said, “I prayed to God and I felt I was not alone and experienced an inner peace and a deep desire to be close to God. I had the assurance that the Lord was going to be with me the rest of my life. I had known Jesus in theory, but that night I had a personal experience with him.” He still experiences this closeness to God, 36 years after his humble arrival to the U.S.

*The decision to stay.* He began working in construction the same year he arrived, but he did not have plans to stay in the U.S. permanently; he wanted to return to Mexico

to study law. Once he decided to stay in this country, he vowed not to be an ordinary worker and become successful. He met his wife at a church in San Diego and married in 1975. They have two boys. His wife forms part of his business and serves as the financial controller. Two years before the interview, he wanted to buy a Ferrari (\$125,000) and she did not grant permission for that transaction.

### **A Philosophy of Progression**

Instrumental in his determination to become successful was a Voice of Prophecy course entitled “Curso Juvenil” (a course for young people). He does not remember much about the lessons, but one quotation from Ellen G. White, a cofounder of the Seventh-day Adventist Church, was ingrained in his brain and was adopted by him as an undergirding philosophy of life: “Recordad que nunca alcanzaréis una meta más elevada que la que os propongáis.” (Remember that you will never reach a higher standard than you yourself set—MYP 99). This philosophical view of life impacted him greatly and when he decided to stay in the U.S. to work in construction, he decided not to be one more immigrant worker in the U.S., “I wanted to establish my own business and company.”

*Hard work pays off.* I have worked very hard “arduamente,” he said. “I have invested many hours working physically and in the administration of my business. I think the Lord has been with me and has given me many opportunities, and I have taken advantage of all the opportunities he has put in my way. The Lord points to the door, but eventually one has to open it and it always requires hard work.”

*The beginning of the dream and a test of faith.* In 1976, he had an opportunity to do an independent job using the license he obtained to do “finish carpentry.” The type of finish carpentry that he does depends greatly on the construction industry and when this

industry declines, so does his business. By 1979, he was able to buy his first house.

Unfortunately, that year construction weakened considerably in San Diego, to the point that they had financial problems paying the mortgage. “We were two months behind in the mortgage payments and our house was in foreclosure.” At the time, the church pastor was requesting money to remodel the church and he had no money. But he learned from his deceased father that God was always first and he submitted a promise to give a large donation for the church building fund, although they did not have money for their own debts.

That week he received the income tax check, with enough money to get out of debt, however, in agreement with his wife, they decided to donate the money they had promised to the local church, knowing that they would lose their house. A week later, a contractor called him and offered him the finish work of 200 new houses. Also, he said, “When I arrived home, I had a call from a social worker indicating that Housing and Urban Development (HUD) had drawn my name, out of 1000 foreclosure cases to help us with our financial problems.” HUD refinanced their loan for a lower interest. The transaction paid for the payments they were behind and for the following two months.

“I took that experience as evidence of God’s guidance and response to fidelity and from that day on, my financial life changed completely. After this experience of faith, many other general contractors kept on calling offering me jobs.

### **A Dream Come True**

*The first company.* The name of his first company was ATB (All Types of Baseboards), because at the time he specialized in moldings and was doing only

baseboards. He opened his first business bank account in 1979 with \$864. The company grew to 132 employees by 1986.

*A new company is added.* In 2001, he started another business, “Custom Doors and Moldings.” This is a building store where he sells all types of finish carpentry products, such as doors and molding. The dream of becoming an entrepreneur had become a reality.

*Changing the name of the first company.* In the year 2004, ATB was changed to JEL Construction Inc. ATB was confined to installing baseboards, but in practice the company was doing other types of installations, such as doors, windows casings, chair rails, and wainscots.

*Hard work, the key to the dream.* Very often he works long days; this was especially true at the beginning when he began developing his business. At the time, he would get up at 4 am to plan the activities for the day, leave at 7 am to work manually in construction until 3 pm. Then, he would go and supervise his workers at other jobs, arrive home at 7 pm, and lock him in the office until midnight to finish paper work. “I worked in this way for many years, sleeping an average of only 4 hour per night.”

### **Awards and Recognitions**

*National Leadership Award.* In view of his success, he has had the opportunity to meet government officials and other successful entrepreneurs. On one occasion, he said, “I received a telephone call indicating I had been given the National Leadership Award by the Republican Party.” When he inquired about the reasons for the award, they explained that they had followed the progress of his business from the beginning, and that the growth and success made him a deserving recipient of the award. He had the option

of pick it up in Washington or have it sent by mail. He opted to receive it by mail and received it a week later.

*Businessman of the Year Award.* He was also recipient of the Businessman of the Year award by the Republican Party in 2003, and was nominated as a member of the Tax Committee of the Republican Party. Two years later, in 2005, he was invited to be present at the inauguration of President Bush's second presidential term. "These are some privileges I have received for my financial success," he said; "however, I give all credit to God for granting them to me."

### **Giving Back**

*His success represents the success of others.* Through his two companies he has financially helped over 100 families through the years. Immigrants, like him, who immigrated to the same region and do not have a job to feed their families have found in his companies the financial resources to support their families. The church has also benefited from his successes, "We have music a ministry that has been in operation for many years." He is the president of a singing group that performs concerts at churches. The group itself has state of the art equipment and a bus that, at the time of the interview, was valued at \$60,000.

*Involvement in ministry.* Interviewee 10m is also involved in church leadership and has conducted evangelistic programs in Chile, Cuba, Dominican Republic, and California. He organized a church from zero members to an emancipated church (Paradise Valley Church), and shares his testimony among young people about the negative effects of drugs and how God can help people in overcoming drug addiction.

*Pastor of the Barstow Spanish Church.* After successfully founding the Spanish Church in Paradise Valley, he decided to help at the Barstow Spanish Church, a church that was dying and had only a handful of members attending on Sabbath. In three years—2007-2010—the church has experienced sustained growth. By the day of the interview, the attendance was 80 persons. Serving as a lay pastor for this church represents a great sacrifice and investment of time. The church is located in a remote area and in order to visit church members and attend all administrative church issues, he dedicates to the church three full days a week. He bought a house in that city where he stays during the weekends while performing pastoral duties in Barstow.

### **Assets and Net Worth**

When asked about his net worth he indicated that in 2006 just his two businesses, not including real estate equity, were valued at 8 million dollars. However, the economic downfall of the nation in the past few years has affected both, the value of his real estate possessions and of his two businesses; therefore, very conservatively he estimated his total net worth at 10 million dollars. Real state estimate were based on the County's Assessment Value (SEV—State Equalized Value).

Among his commercial real estate possessions, he has a warehouse of 12,000 square feet, the Custom Doors and Moldings store, and the companies' headquarters of 6,500 square feet. His headquarters is a two-story building that includes an engineering room, his main office, a shop in the back, several storage rooms, various other offices, and a conference room. Besides the commercial buildings, he has five houses, including his one million dollar residence. His two businesses have been appraised at 8 million

dollars. He reached his first one million net worth in 1985, thirteen years after his penniless arrival in San Diego.

### **The Million Dollar Question**

One of the main questions of the interviews reads: In your opinion, what were the key factors that contributed to your extraordinary financial success? His responses are registered in italics and corroborated with comments he mentioned and/or that I added from the previous narrative.

*God's blessings and guidance.* He feels that God has blessed him, giving him many opportunities and that, in turn, he dedicates time, money, and effort to serve God's church.

*Hard work.* For years he worked from 4 am to midnight. Even today he works long days, not only in his business, but preparing sermons and leading the church in Barstow.

*Perseverance.* "We need to learn to weather the storms." He has experienced the meaning of poverty and crisis, and has survived with perseverance. "This is a country," he said, "where there is money, but that money is not just to be picked up from the floor, you have to earn it and that requires perseverance."

*Take advantage of opportunities.* "God shows us the door, but we have to open it. Some people sit passively while the opportunity passes in front of them, and then another person grabs it."

*Honesty.* Running an honest business enjoys God's blessing and the approval of customers.

*Sacrifice.* Dedication to his businesses leaves little time for hobbies and sometimes family.

*Learning English.* “My English is not my strength, but I know it is necessary for success.” Most of his customers speak English.

*Education.* In his case, education played a very important role. He studied at a university in Mexico and the knowledge he acquired has helped him immensely in his business career. In his opinion, “Education develops the mental perceptions and abilities to think analytically and helps in making the right decisions.” He has a BA and, if time allows, he would like to pursue a Masters degree. The following are additional factors I have added after analyzing the data.

*High goals.* When he arrived to the U.S. and decided to stay, he did not want to be just one more worker. He decided to become an entrepreneur.

*Networks.* God has been a great source of help for him, but he found many people in the U.S. that extended their helping hand and provided him with valuable advice. God blesses people through other human beings. His wife, in particular, has been a great source of support.

*Trust in God.* In 2003, after a physical examination, the doctor recommended some tests for cancer. As a result, he reflected on what he had done, and made an account of all his achievements e.g., evangelism, traveling, music ministry, founding two companies, and that made him feel fulfilled. The cancer test results were negative, but the doctor asked him the question, “What are you going to do the rest of your life?” He has “I decided to dedicate my life to the Lord.” Presently, he works for his companies half of the week and dedicates the weekends to pastoring the Brawley Spanish Church, a church



that was dying and that he is revitalizing. He bought a house there where he lives during the weekend and returns home on Sundays to take care of both of his companies.

### **What Advice you Would Give an Immigrant in Order to Have Financial Success?**

*Dreaming.* “Vale sonar.” Do not be afraid to dream and enjoy fulfilled dreams. His wife nicknamed him “soñador,” dreamer.

### **Conclusion**

We finished the interview at half past the noon hour. I reiterated that I was going to keep in contact with him again for more questions I may have and to verify the accuracy of the recording transcripts. After that, I suggested going out to each in his Lotus to a restaurant of his choice and that he take me for a visit to his commercial buildings after lunch.

We ate at an Italian restaurant in Coronado Island, with a perfect view of the San Diego skyscrapers reflecting on calm seas. He pointed out three of the skyscrapers on which his company had built the finish work. When the check was brought by the waitress, he insisted on paying the bill, believing in Abraham’s hospitality portrayed in Genesis, and so he did.

At the return from the island, the toll-bridge was very congested, however, we were able to visit his main three buildings before sundown: the headquarters, the warehouse, and the custom molding store.

He offered for me to drive his Lotus, but I declined. The meeting ended at 7:05 pm, eight hours later.

## **Interview With 2M**

Interviewer: Ricardo Norton  
Interviewee identification: 2M (pseudonym)  
Interview date: March 15, 2010  
Time: 1:00 pm  
Duration: 3:13 Hrs.  
Address: Interviewee's residence in Riverside, CA  
Follow-up Interview: October 3, 2010 (8:00 pm).

### **Prolegomena**

Interviewees 2M, husband and wife, immigrated to U.S. in the late 1960s as migrant workers, picking fruit and produce from different California fields. In the early 1970s, just when they married, he contracted the deadly San Joaquin Valley Fever and was in a coma for several months, fighting for his life. He promised God that, if he would heal him, he would dedicate his life to his service. He became a Seventh-day Adventist minister and she studied nursing. In 2002, she founded the Bilingual Care Solutions Inc. a company that manages workers' compensation cases. She is the president and CEO of the company, which generates revenues of about two million dollars a year.

This draft contains information that has been reviewed and approved by participants. About 20 names mentioned during the original interview were omitted from this document to protect the privacy of people associated with the case.

### **The Interview Appointment**

I met the husband in the late 1990s while he was studying for a post-graduate degree at the Seventh-day Adventist Theological Seminary (SDATS); however, I did not learn about his financial success until 2009, when I was inquiring about multimillionaires during a conversation with a friend from California. I talked with 2M about my project

late in 2009 during a pastors' meetings at the Southeastern California Conference of Seventh-day Adventists (SECC), and he agreed to participate in the study.

*Setting the appointment.* I made the interview appointment in February, 2010, for March 15, a month later. During the conversation to set the appointment, he made it clear that his wife was greatly responsible for their financial success and that she needed to be present of the interview. The appointment was set for 1 pm, to accommodate church activities (she had a training seminar for children's teachers at their local church) in the morning and their daughter's visit in the evening.

*The meeting place.* I arrived at their residence a few minutes before the appointment and waited for their arrival in a dark BMW. They live in a majestic one-million dollar house, located on a cul-de-sac, with decorative tall palm trees at the front of the house and a hill of their own in the back of the house, with huge rounded rocks. The metal gate to the house is operated by remote control and rolled to the right as they parked their car in the garage. The house's main door led visitors to a large living room with high ceilings and large windows that framed, like pictures, different views of the grassy, rocky hill at the back of the house.

### **Immigration Narratives**

The interviewees were children of migrant workers ("piscadores") from Mexico, who had a special visa to come and go into the country with permission to work in the agricultural fields, but the visa did not qualify them for social benefits, such as medical and food stamps. Their parents immigrated to the U.S., looking for better financial horizons. His father, for instance, immigrated to Salinas, California, from San Gil Nieves, Zacatecas, because of a terrible long drought that forced most of the town's population to

immigrate to more financially stable places. To survive the drought, most people from that town immigrated to the U.S., leaving the place looking like a ghost town. They moved to the U.S. and not to other places in Mexico, because this country had the reputation of being rich and people had the opportunity to grow financially.

He immigrated to the U.S. in 1968 with \$40 in his pocket and a migrant's visa ("documentos arreglados"), at 18 years of age. His father was waiting for him in Calexico, California, and drove to Salinas where he began picking ("cortar") broccoli, cauliflower, lettuce, celery, apples, and peaches.

His wife, a daughter of a "bracero," a migrant worker devoted to work in the agricultural fields of the U.S., also worked in the fields harvesting tomatoes, onions, peppers, grapes, peaches, lemons, oranges, and grapefruits in Salinas. Her parents never went to school ("nunca fueron a la escuela") and at age 24, she still had not finished elementary school. At 27, he had only finished the 3<sup>rd</sup> grade of secondary school (Junior High School).

### **The Valley Fever Disease**

They met in the early 1970s harvesting fruit and produce in Salinas, joined the Seventh-day Adventist Church, and married on November 16, 1973, in El Centro, California, near the border with Mexico. During their honeymoon in Zacatecas, he had to see a doctor for a cyst on his lower back which persistently came back after several surgical procedures. Nerve-like growths sprung up between the stitches necessitating new operations. The site was operated on so many times that today he has an eight-inch scar on his back. His grandmother thought he was under the effects of a spell ("brujería").

When they returned from their honeymoon a month later, his wife had to take him to the emergency room at the El Centro Hospital to be treated for a terrible chest pain.

*The San Joaquin Valley Fever.* After many studies and a nagging semi-coma, he was diagnosed with the San Joaquin Valley Fever, and was given only three months to live. This disease, most commonly known today as “valley fever,” is an airborne fungal infection, which starts in the lungs and, if not treated, it spreads to the bones and destroys them. She indicated that the disease is associated with the chemicals that farmers spray on the crops. At the time, only three people had been diagnosed with the disease, and they all had died from its effects. Several doctors from other hospitals came to study his case. Among them, Dr. Johnson from Philadelphia, a chemical-biologist who studied rare diseases, showed much interest in his case, and asked her permission to test a medication developed in Hong Kong. In view of his coma, she signed the consent form and asked church members to pray for her husband and for the medication to arrive on time.

The experimental treatment was applied at a hospital in Brawley, California, which absorbed all the medical expenses associated with the experimental treatment. The yellow medication was given intravenously, producing periods of great chills at first and then making patients sweat profusely to the point that sheets and covers became wet.

*A promise to God.* During one of the moments when he was awake from the semi-coma, he promised aloud that if God healed him, he would dedicate his life to his service and become a minister. They strongly believed that prayer was instrumental in his healing. He was hospitalized for eight months and continued the treatment sporadically for two more years until his body was completely free from the fungus.

*The children.* This couple has two daughters and an adopted boy, his baby brother, whom they adopted when his parents died. His father died in 1973, at age 46, from a car accident. His mother died from an accident a year later in Mexico, while bringing water from a well. His oldest daughter was conceived during the honeymoon, while he was under the effects of the valley fever disease, and people in the medical field believed the child might be born with physical or mental problems. Both the pregnancy and conception were under observation, but the child was born normal. She has a Master's degree from Loma Linda University and is a certified family counselor in the state of California.

### **Tragedy and extreme poverty**

*The death of his father.* During the eight months of treatments at the hospital, with a liquid intravenous diet, he lost 34 pounds and weighed only 96 pounds when he left the hospital. The day he was dismissed from the hospital, one Thursday at 3 pm during 1974, he found a note in his old Buick indicating that his dad had died of a car accident. His father's body was found dead in Tucson and they took it to Mexico, by train, to be buried in his hometown. The deceased's skull had suffered considerable damage and was missing one arm, which was amputated during the accident. He was only 43 years old.

*Extreme poverty.* At this time of his dismissal from the hospital, they had no money and not desire to go back to harvesting crops, afraid of the valley fever. To survive, she resorted to ironing clothes that people would bring to the trailer. People liked her work and paid \$1 per ironed garment. She also washed clothes and cleaned houses. She made money enough for their tithe, the trailer park rent, for a bag of beans, a bag of rice, and a bag of flour to make tortillas. They had only two plates, two cups, and one pot

to cook. When they had visitors at home, only two people could eat at the time, “I could not eat,” she said (“No podia comer yo”). She would wait to eat until everybody else had finished. They ate rice, beans, and tortillas for a long time. On one occasion, her older daughter wanted a hamburger; which at the time cost only 29 cents, but they could not afford it.

### **A Decision to Study**

In 1975, at 24 and 27 years of age, neither of them had finished junior high school. He had only 3 years of secondary school (junior high in the U.S.) and she had only 3 years of elementary school. At the time, he remembered the promise he made to God to dedicate his life to his service as a minister of the gospel, and knew that his promise required going to school. The couple was accepted to the Imperial Valley College where she enrolled in the nurse’s assistant program (NA), inspired by nurse Dixon, a dedicated nurse who took care of her husband while he was hospitalized.

The husband had difficulty learning at college and for 6 months, he said, he could not learn anything (“no aprendía nada”). Some of the faculty at the college thought that he had suffered mental damage due to the medication and high fevers (up to 104F) he experienced during the treatments at the hospital. They sent him to see a specialist to diagnose whether or not he had mental problems. He passed the tests, and the doctor indicated that he had some impediments resulting from the high fever, but that he would recuperate completely. Despite his learning difficulties, he showed a high level of effort and perseverance, arriving to class on time.

*Becoming a welder.* He found a job sweeping the college’s welding shop and after work he picked up the welding butts left by welders and decided to learn that profession,

by practicing after work hours with the butts collected from the floor. He enrolled in the Regional Occupational Program, a government program to train people who have occupational challenges. He completed the six-month program in 3 months and passed the test required to receive a state certificate to weld pipes. He immediately found a job with the South Pacific Rail Road making \$12/hour—a lot of money then; but he had to quit because they would not allow him to have Saturdays off, the day observed by their adopted religion, the Seventh-day Adventist Church. He found a job at Loma Linda Hospital's power plant, where he worked as a welder for two years.

*A nurse assistant in the family.* The wife, meanwhile, finished the NA program in less than a year and found a job at a mental health institution, and months later found another job at a convalescent hospital in Grand Terrace, CA.

*The Chaffey College days.* In 1977, nine years after crossing the border to meet his father in Calexico, and at age 27, he decided to finish the GED at Chaffey College in Fontana. He learned that, in order to get a degree in religion to become a pastor, he needed to pass the General Education Development Test.

*Hard work pays off.* Working full time during the day and studying in the evenings for the GED was very demanding for both, since she decided to accompany him to school to help him, because of his learning difficulties and because she understood English a little better than him. The day of the test, he encouraged her to take it too, and, although she had not studied for the test, she passed it. He also passed the test with honors, proving he had overcome the learning disabilities.

*License vocational nurse (LVN).* After becoming a certified nurse assistant (NAC) and completing the GER, she decided to study during the evenings to become an LVN.



She finished the degree while working full time, and raising her daughter and an adopted boy.

### **Real Estate Investments**

Both working, they were able to buy a very small old house people called the “doll house,” because of the small size of the rooms. The house was in dilapidated condition, but being skillful with his hands, he fixed it, putting new carpet and beautifying the overall appearance of the house. They bought it for \$10,000 and sold it later for \$25,000. With the earning, they bought a larger brand new house in 1978.

*Living in comfort.* He continued to work in Loma Linda making good money as a welder and she had a steady job at a hospital in Fontana. With their salaries, they were able to furnish their brand-new house with fine furniture, kitchen equipment, and decorations. They also had two brand new cars. After their humble beginnings in the small trailer, he felt embarrassed at times for living with such comfort.

### **Moving to Puerto Rico**

Their life had turned around and they were now living in comfort, enjoying God’s blessings, and helping at their local church. Then, he remembered again his promise to become a minister.

*The Montemorelos fiasco.* In 1979, they drove to Montemorelos University where he applied to study to be a pastor. He submitted all the application papers; but the university never wrote back to him (“hasta ahorita no me han llamado”). Then, a pastor from the SECC, son-in-law of the dean of the School of Religion at Antillean Seventh-

day Adventist College, was an intermediary in securing him the opportunity to finish a BA in Puerto Rico (PR).

*A sudden move and mutual support.* He was accepted to the program the same week classes began, so he quit his full-time job and with the approval of this wife, they decided to sell everything and move to Puerto Rico. Some friends and pastors from the area told him he was not doing the right thing, leaving all new possessions, a good job, and moving his family and two children to PR; but deep in his heart he felt good about the decision and knew he was doing the right thing. He moved to PR first and his wife and children joined him after selling all their possessions in California.

*“Vendi, di o tiré.”* I sold, gave away, and dumped in the trash everything they had, she said, except for the contents of the two suitcases she took to PR, right after the children’s school year ended—June 1979. Having a natural instinct for business, she made by hand some flyers, which she placed strategically and made a deal with a buyer of their house, in which she received a down payment, monthly payments for five years, and a balloon payment of \$10,000 at the end of the five years.

While she sold their possessions in California, he rented a small house in the fields of Mayagüez, PR, and furnished it with used furniture he bought at low price. Being in the field, the house was regularly visited by big rodents that rumbled in the ceiling at night, running furiously and whipping their tails against the laminated roof and truces. They became accustomed to these events.

### **Back to School and to Poverty**

While he was studying theology, he encouraged her to enroll in the BS in nursing program at the college. At the time, she was pregnant with their second girl, and she

thought three children, including the newborn baby would not allow her to study full-time. He offered to help and four days after the child was born, they took her in a basket to school and took turns taking care of her between classes.

*Financial rigors, again.* Three children, rent, and college tuition for two proved to be a backbreaker. To survive, he sold books during the evenings and weekends. There were occasions when they barely had money for the tuition and rent. During the four years in PR, they did not have money for clothes and wore the same old garments and shoes for several years.

*Double graduation.* They both graduated in 1984; he finished theology, and she finished a BS in nursing. This was a sweet educational adventure that would be instrumental in their future financial success and that they would cherish for the rest of their lives.

### **Starting All Over Again**

They returned to Fontana in 1984, in extreme poverty, to live temporarily at her sister's house. They shipped their old Datsun 210 and their few possessions to Miami and embarked in a three-day car trip to Fontana, with a few loaves of bread, peanut butter, and money enough to buy gasoline. On their way to California, they experienced car problems in Texas at 3 am on a Friday, with no cellular phone, but miraculously reached their destination safely and early, Sunday morning, after resting Saturday in Phoenix. After eating peanut butter sandwiches for three days, they were very happy to eat her mother's "tamales" and "champurrado," a hot drink made out of corn flour.

*Looking for a job again.* Monday morning, they both began looking for a job in earnest. Opportunities for him to pastor a church in the SECC appeared to be bleak, since

there were about 100 more experienced SDA pastors looking for a job in the region. Nonetheless, his determination and willingness to work without pay encouraged the Spanish coordinator to hire him as a task-force worker, for the Vista Spanish Church, with a \$2,000 monthly stipend. He worked hard at this church and, seeing his success, he was invited to work fulltime at the Fallbrook Spanish Church (1985-1988), where he formed small groups in Oceanside, Encinitas, and Escondido. Some of these groups became churches years later. He was ordained to the ministry in 1989.

*A supportive wife.* She found a job immediately in Fontana, but declined it to move to Vista and support her husband's ministry. She took the California State Board tests, passed them without any problems, and became an official Registered Nurse (RN). She found a full-time job at the Vista Care Convalescent Center, where she was in charge of the NAs, CANs, and LVNs. She also was the Staff Development Director. By this time, she was an all-around nurse, with experience in many areas of patient care. She was able to have Saturdays off to help her husband in his multichurch district while he ministered at one church while she would attend the other. Sometimes they would cross ways in different cars while driving in his church district.

*Graduate and post-graduate education.* He continued to study and finished the MAMin from the SDATS in 2000, and the DMin in 2007.

### **Financially Solvent Again**

In 1986, after their return from PR, they received the \$10,000 balloon payment for the house they owned before leaving for Mayaguez, and used the money to buy a newly built house in Oceanside for \$160,000. This house was much larger and better located than their last house, and they furnished it with new furniture. The Lord had given them

back everything they had before they left for PR, and better! They sold this house in 1989 for \$250,000, after he was asked to pastor the San Isidro Spanish Church and bought a new one in Chula Vista, for the same amount of money in a neighborhood of million dollar houses. He worked as senior pastor in San Isidro for 6 years, then in Chino, beginning in 1998, and on the day of our interview, he was beginning his ministry at the Riverside Spanish Church.

*Occupational nursing.* While he was pasturing in Chino, she found an “occupational nurse” job with Vans Tennis Shoes Company, providing triage medical attention to the company’s 700 employees. She had a fully equipped clinic within the factory, with helpers at her disposition.

Since traveling from Chula Vista to Chino was too far for commuting, they sold the house via Internet, making a \$50,000 profit and bought a house in Corona, with a beautiful gazebo and swimming pool. This house belongs to her older daughter today.

### **Bilingual Care Solutions**

Visiting his wife at Vans, he sensed that, with all her experience and potential, she was a big fish in a small pond. He thought she was going to forget all her nursing experience (“te vas a desmemorizar”) and encouraged her to look for something bigger and better. At this time, she did not need to work and decided to take a break and see if she could get a job at Loma Linda Hospital. She declined a couple of job opportunities she was offered, because they required her to work on Sabbath. After several months at home she found a “case management job” that consisted of coordinating medical and legal visits for worker’s compensation patients, making between \$80 and \$100 thousand dollars a year, plus a cellular phone, and a company car. Not only was this new job

financially rewarding, it also allowed her to work from her house, and have Fridays and Saturdays off to support her husband at church.

Encouraged by her husband she learned the business and decided to work on her own. To get her started in business, he gave her the book, *The One Minute Millionaire: The Enlightened Way to Wealth* (Hansen & Allen, 2002). She read this book 8-10 times and from the book she learned the importance of love, dreaming big, vision, goal setting, business leverage, team work, believing in oneself, and doing successfully what you want (“yo puedo”), I can.

*Bilingual Care Solutions.* This company manages workers’ compensation cases for insurance companies and other corporations. The goal is to save her providers money and provide patients with the best medical care available for their money. She founded the company in 2002. They market the services through the Internet, but she is the company’s best marketing asset. She dresses well, believes in herself (“yo puedo”), and makes personal visits to companies to get new accounts. Dressing well (e.g., black suit and clean blouse) is important in business. In her opinion, no jewelry is necessary to dress well. “Personality, appropriate dress, and self-confidence is what give you success.” Look yourself at a mirror and say “I can” (“yo puedo”).

Before the national financial crisis inherited by President Obama in 2009, the company had 25 full-time employees. They have downsized to 15 employees, which includes computer technicians, lawyers, financial advisor, nurses, secretaries, manager consultants, 2 CPAs, receptionists, CFO—Chief financial officer, and an accountant assistant.

*A multi-million dollar business.* The company began in a room in her Corona house. Today, the company owns a 10,000-square-foot building, all wired up for high-tech equipment, executive offices, and a large board meeting room with teleconference equipment. The estimated building value is 1.3 million dollars. Because of the downsizing, they are currently renting some of the vacated offices to other businesses. The company regularly manages between 150-200 cases and generates an annual revenue of about 2 million dollars. The interview was held in their one-million-dollar house, which was put on the market for sale, because it is too large for only two people. Their total net worth was 2 million dollars.

#### **What Advice You Would Give an Immigrant in Order to Have Financial Success?**

After two hours of interviewing participants were asked the above question. The following paragraphs synthesized their response.

*Hard work.* They worked hard during the day and went to school at night. To survive, she cleaned houses, ironed for neighbors, made her own tortillas, and baked her own bread. Today it is more cost effective for her to eat out or pay someone to cook than for her to spend time cooking.

*Education.* They completed the GED and learned a profession. Having a profession is very important to be financially successful. A profession generally requires education.

*Learn a career that has market demand.* Education is too expensive and time consuming to learn after completion that no jobs are available in that particular profession.

*Continue to learn and adapt throughout your life.* Education never ends. School offers only the base, and the individual continues to learn through reading books and experiences in life. Because of the financial restraints, they have reduced personnel from 25 to 15 people. They have refinanced at a lower interest rate from 8 to 4%.

*Believe in yourself.* “Uno puede,” you can. If others have become successful, you can also become successful. Even if you lose everything, you can begin again. They sold everything to go to Puerto Rico and experienced poverty to study and became even more successful afterwards. “All things are possible in Christ.”

*Look for opportunities.* When he was sweeping the floors at the welding school in Imperial Valley, he sought the opportunity to learn to weld and, despite opposition, he did learn to weld and learned a profession that propelled him to something better. He collected the welding butts and learned to weld after working hours. Opportunities can be sweeping, ironing, cleaning, etc. For many years, she has not done domestic work at home, but ironing and cleaning houses was what she did earlier in the U.S. to survive.

*Vision—* An engineer asked him what his plans for the future were, and he told him he was going to be a pastor and indeed, he became a pastor despite the fact that it represented a sacrifice.

*Perseverance.* Never give up! They experienced extreme poverty and near death experiences and never gave up.

*Always put God in the equation of life.* God gives life and success. God gave him life when doctors predicted he was going to die and he became a minister. He fixed his car at 3 am when coming back from Puerto Rico by anointing the engine with baby oil. Prayer is the key. God gives people the tools of success, but they have to use them.



*Teamwork and commitment.* She remained at his side, despite the diagnosis that he was going to die in 3 months. Also, they both supported each other in their careers and the care of the children. If spouses do not see things eye-to-eye, it will be very difficult to obtain success. “Trabajo en equipo.” It is easier to become successful with a supportive spouse than alone. As the Bible indicates “two are better than one” (Eccl 4:9).

*Invest wisely.* They began by investing in a small trailer home and the doll house and every time reinvested in better and larger properties. At the time of the interview, they lived in a \$1 million dollar house and had a business building of 10,000 square feet, executive offices, conference room, etc. They bought it in 2004 for 1.3 million dollars and it is estimated to be worth a lot more today.

*Generosity.* They donate equipment (computers, video projectors, etc.) and sponsor missionary trips in several countries in Africa, Central and South America. They also sponsor students for ministry. She offers seminars at their church in which they pay for all materials.

### **In Your opinion, What Were the Factors Contributing to Your Financial Success?**

The last question is crucial to my study. The following bullets encapsulate their response; however, it should be noted that this question is related to the previous question and there is some duplication.

*Prayer.* They trust in the power of prayer and always pray together. They believe God has led them in miraculous ways and attribute their success to Gods guidance and blessing.

*Education.* It is essential and never ends. They would have never obtained the success they have achieved by continuing to harvest crops in the field. Education requires

sacrifice and hard work. Working full-time during the day and studying at night with small children was difficult, but doable. Selling everything to study in Puerto Rico was an investment.

*Set high goals.* He set the goal to become a pastor in five years and was successful. Success requires aiming to improve one's present situation.

*Teamwork.* They always support and encourage each other and plan projects together.

*Self-confidence.* I can! ("Si puedo"). In her business, she needs to find new contracts with hospitals and clinics, which requires setting up meeting with highly ranked executives. Self-confidence and assertiveness is important during those meeting. She learned about the importance of self-confidence from the book by Hansen and Allen (2002).

*Perseverance.* You can lose everything, but you can begin again and recover what was lost and become even more successful.

*Taking risks and vision.* She ventured into founding a new company, without any formal training, using principles from a book selected by her husband.

*Business savvy.* Before moving to PR, she had a business in their house, in which the buyer gave a down payment which they used to establish themselves in PR, paid a monthly payment for ten years, which would help them survive while studying full-time, and would receive a \$10,000 balloon payment ten years later, which was used to buy new real estate.

## APPENDIX D

### INTERVIEW HISTORY

The table below registers only the dates and modes how new data was collected from interviewees. In order to concentrate on substantive information, dates for emails sent requesting further data or dates for unanswered phone calls are not registered.

#### Interview History

Table 7

#### *Dates and Forms of Data Collection*

<b>Subject Code</b>	<b>First Interview</b>	<b>Follow-up</b>	<b>Follow-up</b>	<b>Follow-up</b>	<b>Follow-up</b>
2M	March 15, 2010	October 3, 2010 (Telephone— 8:00 pm--PST).	October 22, 2010 (email)	October 27, 2010 (email)	November 17, 2010 (email)
15M	March 16, 2010	September 17, 2010 (7:30 pm PST)	November 4, 2010 telephone conversation	October 27, 2010 (email)	November 17, 2010 (email)
10M	March 17, 2010	September 17, 2010 (7pm—PST)		October 27, 2010 (email)	November 17, 2010 (email)
40M	August 24, 2010	October 24, 2010 (email)		October 27, 2010 (email)	November 17, 2010 (email)

APPENDIX E

SAMPLE CODING MATRIX

Table 8

*Sample Coding Matrix for Data Analysis*

<b>Code</b>	<b>Assertions</b>	<b>Memoing</b>
Native country	Mexico	What part of Mexico?
Etc.		

## APPENDIX F

### DATA CODING MATRIXES

This appendix presents the outcome of the coding process for each case described in chapter 3. It includes the analysis of information acquired in pre-interview notes, during interview recording and notes, and during post-interview email and phone conversations.

#### Data Coding for 40M

Table 9

*40M List of Codes With Corresponding Assertions and Observations*

<b>Code</b>	<b>Assertions/Observations</b>
<i>Native country</i>	<ul style="list-style-type: none"> <li>• Argentina</li> </ul>
<i>Arrival port</i>	<ul style="list-style-type: none"> <li>• Los Angeles</li> </ul>
<i>Financial situation at arrival</i>	<ul style="list-style-type: none"> <li>• Less than \$1,000</li> </ul>
<i>Current residence</i>	<ul style="list-style-type: none"> <li>• Orlando, Florida</li> </ul>
<i>Arrival age</i>	<ul style="list-style-type: none"> <li>• 21 years of age</li> </ul>
<i>Profession</i>	<ul style="list-style-type: none"> <li>• General Contractor</li> </ul>
<i>Current age</i>	<ul style="list-style-type: none"> <li>• 46 years old</li> </ul>
<i>First Million</i>	<ul style="list-style-type: none"> <li>• He amassed the first million 7 years after he arrived to the U.S. (1991)</li> </ul>
<i>U.S. links before arrival</i>	<ul style="list-style-type: none"> <li>• Seventh-day Adventist Church members—Glendale Spanish Church</li> </ul>

<b><i>Business links</i></b>	<ul style="list-style-type: none"> <li>• He started from zero learning construction after studying theology for four years. After he reached his first million dollars, he became a member of the Minority Business Enterprise. This membership has provided him contacts, but has not played a major role in his success</li> </ul>
<b><i>Language</i></b>	<ul style="list-style-type: none"> <li>• No conversational English upon arrival in the U.S.</li> <li>• English is very important to succeed in the U.S.</li> <li>• 99% of his clients are speak English</li> </ul>
<b><i>Real Estate</i></b>	<ul style="list-style-type: none"> <li>• He owns over 24 houses and land in Orlando, Los Angeles, and Dallas. His headquarters are worth over 3 million dollars</li> </ul>
<b><i>Religion and success</i></b>	<ul style="list-style-type: none"> <li>• Attends church and has established a business partnership with God</li> <li>• He attributes his success to God's blessings</li> </ul>
<b><i>Work ethic</i></b>	<ul style="list-style-type: none"> <li>• Has always worked very hard, and continues to work late nights today</li> </ul>
<b><i>Thriftiness</i></b>	<ul style="list-style-type: none"> <li>• He looks to save money in his transactions, but is not stingy when it comes to having nice cars and seeing soccer games</li> <li>• When renting apartments for his workers, he looks for better deals</li> </ul>
<b><i>Life style</i></b>	<ul style="list-style-type: none"> <li>• Lives well but is not stuck-up</li> <li>• Eats at expensive restaurants and does not mind spending thousands of dollars to go to another country to watch a soccer game</li> </ul>
<b><i>Discrimination</i></b>	<ul style="list-style-type: none"> <li>• He experiences a slight negative reaction when people notice his Spanish accent ("Where is this guy coming from?"—he imagines people asking this question about him), but the is able to counteract with wit and humor to eliminate the barrier</li> </ul>
<b><i>Assimilation of culture</i></b>	<ul style="list-style-type: none"> <li>• Spanish is spoken at work along with English. One third of his immediate administrators speak English.</li> <li>• He has assimilated the good things of the American culture</li> </ul>
<b><i>Upward mobility thrust</i></b>	<ul style="list-style-type: none"> <li>• His goal is to continue to grow and not become</li> </ul>

stagnated

- He constantly works on new work proposals for new jobs

***Education***

- He finished a BTh and a minor in music before coming to the U.S
- He continued to study soon after his arrival to the U.S. to get the General Contractor's license

***Sustainability***

- Despite the world financial downfall, he has managed to sustain his wealth
- The key to sustainability, he believes, is to “set high goals, team-up with the right people, and never forget your roots”

***Role of the American Dream***

- After a tour to several states with a choir, he liked what he saw in the U.S. and decided he would come back the first time he had a chance

***Factors he identified to become financially successful***

- *God*—40M attributes his financial success to God's blessing and for adopting him as a business partner
- *Honesty*—clients, as well as employees respond positively to honesty. People tend to be honest with corporations that treat them with honesty
- *Perseverance*—business doesn't always take an upward direction and turning it around requires perseverance. Reaching the top is accessible to all, but staying at the top is very difficult. The same happens in other professions, such as baseball and pastoral work
- *Hard work*—in the process of getting directions to his Land-Ron's headquarters, an office administrator told me that he normally works late into the evening, every day. This fact was ascertained the day of the interview; supper was ordered (milanesas) at 7 pm, because he had to stay working on budgeting several hotel projects
- *Responsibility and reliability*—“cumplir lo que prometes.” “I depend on the responsibility of my subcontractors and workers as well as hotel owners depend on me.” Hotel owners reserve rooms months in advance for customers who at the same time make hotel reservations, months in advance, on rooms his company is remodeling. “If I don't have the rooms ready at the scheduled time, the hotel owner will lose money and will be very mad”

- *Trust*—he values trust in his business transactions with workers. He does not require subcontractors to sign documents to finish the work on time. They have learned to trust each other in the years they have worked together
- *Language*—knowing the language of the land is very important for M40, since 99% of his customers speak English. Moreover, most of the money in the U.S. is managed by English speaking people and the only way to tap it is by communicating in their language
- *Education*—He finished undergraduate degrees in theology, music, and business administration, and recommends immigrants to become educated in areas that are in demand today (e.g., computer sciences).
- *Street savvy*. “Mi escuela es la calle.” In his opinion, in order to succeed, one has to be alert to opportunities and threats, to adapt to challenges along the way, and to deal with people in the business world with care and caution
- *Friendliness*. 40M has a friendly and honest smile and a magnetic personality that elicits confidence and interaction
- *Humbleness*. Do not allow success to go to your head. “Que los humos no se te suban a la cabeza.”
- *Helping others*. In his words, “When we help others, we help ourselves because our spirit grows”

***What advice he would give to poor immigrants***

- 1) *Find responsible networks*—“Juntarse con gente responsable”
- 2) *Education*. Become a specialist in an area where you will find job opportunities (e.g., computer sciences, engineering). Education is expensive and time consuming. One should go about it intelligently. Many Hispanics come to the country without skills and a degree and are confined to service jobs that pay minimum wages

***Trustworthiness***

- 3) *Work hard*. Most good jobs require hard work.
- Visited his personal headquarters
- Award for being one of the most prosperous minority companies in the U.S. in 2003



## Data Coding for 15M

Table 10

*15M List of Codes With Corresponding Assertions and Observations*

<b>Code</b>	<b>Assertions/Observations</b>
<i>Native country</i>	<ul style="list-style-type: none"> <li>• Inter-American and South America</li> </ul>
<i>Arrival port</i>	Los Angeles
<i>Financial situation at arrival</i>	<ul style="list-style-type: none"> <li>• Husband arrived with \$10.00 and wife with \$0.00</li> </ul>
<i>Current residence</i>	<ul style="list-style-type: none"> <li>• Southern California</li> </ul>
<i>Arrival age</i>	<ul style="list-style-type: none"> <li>• Both were 20 years of age</li> </ul>
<i>Profession</i>	<ul style="list-style-type: none"> <li>• Accountant/Real Estate/Nurse</li> </ul>
<i>Current age</i>	<ul style="list-style-type: none"> <li>• Both about 60 years old</li> </ul>
<i>First Million</i>	<ul style="list-style-type: none"> <li>• They amassed the first million after 15 years of hard work (“arduo trabajo”) and God’s blessing</li> </ul>
<i>U.S. links before arrival</i>	<ul style="list-style-type: none"> <li>• He had a brother in Van Nuys, CA who gave him advice on to how to find a job. Once he found a job as a janitor at a hospital, he rented a small room from an old lady in East L.A.</li> <li>• They were never members of unions or other social or political affiliations. They made their fortune through hard work and God’s help</li> </ul>
<i>Business links</i>	<ul style="list-style-type: none"> <li>• Wife provided leads with hospital coworkers, such as doctors and nurses, when he began his real estate business</li> <li>• Made fortune by working hard and selling 8-12 properties the first year alone</li> <li>• Made fortune by themselves, nobody “nadie” other than God helped them</li> <li>• 60% of real estate buyers and 80% of their tenants are Hispanic</li> </ul>

***Language***

- No conversational English upon arrival in the U.S.
- Interview in Spanish with occasional English
- Learning English is very important for education, become informed of national trends, and for business
- He learned English by watching TV and indicated that the great number of Spanish channels available today makes it more difficult to learn English
- Wife affirms that husband is more fluent in English
- They were both fluent

***Real Estate—A profitable business***

- They bought their first property for \$28,000 and sold it three years later for \$75,000. With the profit from this sale they bought another house for \$132,000, which today is worth nearly \$800,000. This represents over  $\frac{3}{4}$  of a million dollars in 34 years

***Religion and success***

- Attend church on a weekly basis
- Denominational affiliation is concealed at their request
- They attribute their success, in part, to God's blessing ("la bendición de Dios")
- They donate thousands of dollars a month

***Work ethic***

- Hard workers
- He worked from 8 am to 8 pm for years at the real estate business
- Join workers on property maintenance when market is slow to keep busy, despite the fact that most properties are debt free
- Although they don't work as hard as they use to, they continue to work despite the fact that most of their properties are debt-free. They feel work is a healthy habit and that as good stewards they should not be idle

***Thriftiness***

- Buy quality but not "brand name products" to save money
- Occasionally they buy brand name products now, not at the beginning of their wealthy journey
- They save for a down payment before buying a property

***Life style***

- Not ostentatious, other millionaire friends did not know the extent of their wealth
- Not greedy
- Not fancy neighborhood
- Conceal their wealthy status
- Enjoy their privacy (no bell at door, bars, requested me

to conceal nationality)

***Discrimination***

- They've never been discriminated against. That has to do with how they dress, behave, and how they live and talk. They've always had friends from other ethnic groups (White—Anglos, African-Americans, Hispanics, and Asians—Orientales)
- Currently works occasionally in maintenance, despite the fact that most properties are debt free

***Assimilation of culture***

- Language spoken at home is Spanish
- Attend Spanish speaking church and socialize mainly with Hispanics
- Latino hospitality
- Offered Hispanic foods during the interview.
- They have adopted many American traits, including the language of the land

***Upward mobility thrust***

- Applied for an accountant position while working as a janitor at a hospital with limited English knowledge. People laughed at his attempt
- Wife more willing to take risk in buying properties at first

***Education***

- Both studied after arriving in the U.S. and received undergraduate degrees—accountant and nursing.
- Education sharpened his thinking and polished his communication skills
- They would not have reached their present financial success without education

***Sustainability***

- Teamwork is responsible for their wealth and wise investment decisions have helped them weather the current world financial crisis and keep most of their 15 properties (40 rental units) debt free

***Role of the American Dream***

- They both immigrated to the U.S. looking for better horizons and to prosper both educationally and financially

***Factors they identified to become financially successful***

- *Need more than a middle class salary.* They indicated that living from accounting or nursing salaries alone would have never allowed them to become multimillionaires
- *Real estate investment* was the key to their success.

- *Avoid high risk investments*—They opted at the beginning on more conservative mortgage and bought a condominium away from friends rather than becoming highly indebted with a higher mortgage—zone of comfort.
- *Teamwork* with three family members has been instrumental in increasing wealth
- *Provide good service*. Customer satisfaction is important. They will come back if they are happy doing business with you
- *Avoid being greedy*
- *Be cautious*
- *Be careful with debts*—interest, credit cards, conservative mortgage. Never borrowed money from people because it can strain relations
- *Be independent*. I can be more peaceful because I don't have supervisors that can stress my life
- *Be humble*
- *Trust in God*
- *Give back*

***What advise he gives to newly arrived immigrants***

- *Learn the language of the land*
- *Work hard*

***Trustworthiness***

- Another multimillionaire referred me to this participant
- Visited their personal home and saw wife's Mercedes. My observation is that they live well
- Rookie sale agent of the year award

## Data Coding for 10M

Table 11

### *10M List of Codes With Corresponding Assertions and Observations*

<b>Code</b>	<b>• Assertions/Observations</b>
<i>Native country</i>	• Oaxaca, México
<i>Arrival port</i>	• San Diego
<i>Financial situation at arrival</i>	• Only what he was wearing
<i>Current residence</i>	• Bonita, California
<i>Arrival age</i>	• 18 years of age
<i>Profession</i>	<ul style="list-style-type: none"> <li>• Construction</li> <li>• Specialized in crown moldings, chair rails, and baseboards</li> </ul>
<i>Current age</i>	• 56—at year of interview
<i>First Million</i>	• 13 yrs after arrival
<i>U.S. links before arrival</i>	<ul style="list-style-type: none"> <li>• Brother and sister</li> <li>• His older brother helped him learn the crown moldings and baseboards trade. His wife is an excellent administrator and serves as the company's bookkeeper</li> <li>• Almost all his business comes from non-Hispanic corporations. His first job was from an American who had a small baseboard company</li> <li>• We live in a society in which we all depend on each other. "Vivimos en un ambiente social en el que todos dependemos de otros"</li> <li>• His two boys have college degrees and work in their own businesses—electronics</li> </ul>
<i>Role of "public relations in his success" (political affiliations, fees,</i>	• 10M did not seek political connections and did not join syndicates to advance his business. Awards and invitations from Republicans were received without

<i>syndicates)</i>	previous involvement with the party. It should be noted that recognitions generally involve expensive dinners where often financial support for the party is promoted
<i>Language</i>	<ul style="list-style-type: none"> <li>• Interview in Spanish with occasional English.</li> <li>• His wife, who was born in San Diego and speaks English fluently, helped him learn English</li> <li>• It took him two years to learn enough English for business transactions</li> </ul>
<i>Possessions</i>	<ul style="list-style-type: none"> <li>• Three large commercial buildings visited and the interview was held at home by request, six above average vehicles</li> </ul>
<i>Religion and success</i>	<ul style="list-style-type: none"> <li>• A man of prayer who highly trusts in God and who he gives credit for his success</li> <li>• Religion and trust in God does not ensure financial success. His father was the most faithful Christian believer he has known, however, he was poor</li> <li>• Financial success without God is partial success (“ricos a medias... muchos ricos que son pobres sin Dios”)</li> <li>• Money is not a sign of success, is circumstantial and a tool to properly raise a family, pay the medical bills, and obtain education</li> </ul>
<i>Work ethic</i>	<ul style="list-style-type: none"> <li>• Hard worker (“arduamente”). Long days. Manual work at the beginning</li> <li>• The first year in the U.S. he drove from San Diego to Tucson, AZ, every weekend to work, sleeping on the floors of the building they were working on</li> </ul>
<i>Factors he identifies</i>	<ul style="list-style-type: none"> <li>• God’s blessings and guidance, hard work, perseverance, taking advantage of opportunities, honesty, sacrifice, learning English, high goals, networks</li> </ul>
<i>What advise he gives to newly arrived immigrants</i>	<ul style="list-style-type: none"> <li>• Dream, “vale sonar”</li> <li>• Organization, vision, and setting high goals are key elements of financial success. “I know very intelligent immigrants who did not become financially successful because they opted to conform to a regular job, receiving a weekly salary”</li> <li>• Immigrants have language disadvantage that can be overcome. The U.S. gives equal opportunity to all to</li> </ul>

be successful

***Self confidence***

- “Too much self confidence can destroy everything because it can separate us from God, that how Nebuchadnezzar failed and descended to the level of a beast”

***Thriftiness***

- Saving and good money management are basic ingredients of success. “Ahorro da tranquilidad en tiempo de crisis”

***Sustainability***

- Maintaining possessions and the business “es un milagros de Dios y las reservas.” Savings. The past four years have been very difficult

***Discrimination***

- “I have never been discriminated against! Americans have treated me with respect and have assimilated me. In fact, I feel that by being a successful Hispanic they have gone one out of their way to make me feel accepted.”

***Style/attitude***

- “Exigente con el trabajo y responsabilidad de los trabajadores”

***Assimilation and success***

- Learning the culture and the language is important, but the key to success relies on the person, not on the assimilation of culture. Organization, vision, and setting high goals are key elements of success
- “We eat Mexican food and my children, although born in the U.S. speak Spanish well. One of my two boys married a Hispanic girl and the other is engaged to a girl who is studying medicine at a university in Baja California”

***Why many immigrants do not succeed financially?***

- To succeed one needs to dream and work hard. “Yo sueño de noche pero me levanto por la mañana para realizar mis sueños”
- “Muchos Hispanos trabajan duro pero no tienen visión y se conforman con trabajos que pagan poco. Otros tienen sueños pero no se esfuerzan para alcanzarlos”

***Trustworthiness (Validity and reliability check)***

- Followed protocol, understood experience well, received references from others, observed most of his properties, saw national awards in his home office, interviewee received first draft, and confirmed accuracy of the narrative

## Data Coding for 2M

Table 12

*2M List of Codes With Corresponding Assertions and Observations*

<b>Code</b>	<b>Assertions/Observations</b>
<i>Native country</i>	<ul style="list-style-type: none"> <li>• Mexico</li> </ul>
<i>Arrival port</i>	<ul style="list-style-type: none"> <li>• Salinas, California</li> </ul>
<i>Financial situation at arrival</i>	<ul style="list-style-type: none"> <li>• Husband arrived with \$40.00 and wife with \$0.00. At the time, both participants were supported by their parents</li> </ul>
<i>Current residence</i>	<ul style="list-style-type: none"> <li>• Southeastern California</li> </ul>
<i>Arrival age</i>	<ul style="list-style-type: none"> <li>• He was 19 and she was 18</li> </ul>
<i>Professions</i>	<ul style="list-style-type: none"> <li>• Nurse/Minister</li> </ul>
<i>Current age</i>	<ul style="list-style-type: none"> <li>• Both are nearly 60 years old</li> </ul>
<i>First Million</i>	<ul style="list-style-type: none"> <li>• 37 years after arrival to the U.S. (2005)</li> </ul>
<i>U.S. links before arrival</i>	<ul style="list-style-type: none"> <li>• Both immigrated to the U.S. with their parents, who left their small town in Mexico due to severe drought and unemployment</li> </ul>
<i>Language</i>	<ul style="list-style-type: none"> <li>• No conversational English upon arrival to the U.S.</li> <li>• The interview, with very few exceptions, was in Spanish</li> <li>• They had to learn English to pass the GED test and she had to pass State Board Test to get her Registered Nurse California license</li> <li>• He recognizes that his wife is more fluent in English. She uses English everyday in her business, while, as a pastor of a Spanish-speaking congregation, he does not speak English very often</li> <li>• They communicate with each other in Spanish and believe that learning English is important to succeed in this country</li> </ul>
<i>Real Estate</i>	<ul style="list-style-type: none"> <li>• 2M net worth was calculated mainly on real estate</li> </ul>



equity assets

***Religion and success***

- Interviewees are very devoted Christians who attend church every weekend. Since he became a pastor, she has avoided working on their Sabbath day to support his ministry
- They attribute his recovery from the deadly “Valley Disease” to God’s intervention and to their prayers.
- They also attribute their financial success to God’s blessing

***Work ethic***

- They both work very hard in their respective jobs, which demand a lot of time

***Thriftiness***

- Spending unnecessarily has been a policy of this couple, which at first barely had money for rice, beans, and flour as the main source of sustenance
- Today, they have a new BMW, which she normally drives, and a Toyota Prius, which is widely known for their low consumption of fuel, a combination of economy and quality
- They have been extremely poor and rich, and know the importance of thriftiness

***Life style***

- They both dress well because of the traditional formal attire used in their respective professions; however, they are not ostentatious
- Being pretentious and acting rich can draw attention that may expose them to potential robbers
- She does not cook or clean the house anymore, not because she is pretentious, but because her job absorbs most of her time

***Discrimination***

- They both have been victims of discrimination in their professions
- Discrimination can hinder financial success and can instill negative energy among affected individuals, which, in turn, can be an obstacle to success
- In his opinion, proper attitude towards discrimination consists in ignoring it and continuing with one’s personal goals (“no ver y seguir adelante”)

***Assimilation of culture***

- They have a balanced view of cultural assimilation. They still communicate principally in Spanish, eat Hispanic foods, and worship in their native language
- However, for business and other practical purposes,

they have also adapted to American traditions and practices. Their estimate is that they still keep 50% of their native culture

***Upward mobility thrust***

- 2M are satisfied with their success, considering their poor educational and financial background. Today, they strive to maintain what they have

***Education***

- They began their secondary education when they were in their mid twenties. Today, she is a Registered Nurse in the state of California and he finished a DMin from Andrews University
- They believe that without education they would still be picking up fruit and produce in Imperial Valley
- Education, for them, required a lot of sacrifice. In CA, they worked during the day and studied at night, and in PR, she studied nursing, going to school with her newly born baby in a basket, at the time when her husband was also studying full-time. They juggled the baby in the basket between classes, sharing parental responsibility

***Sustainability***

- Despite the economic downfall at the end of the first decade of the 21st century, 2M have been able to maintain their net worth with great sacrifice. In 2005, the company had 25 employees, in 2009 they cut the number to 15 and, by the last interview, October 3, 2010, they have been forced to reduce their personnel, again to only eight people (3 nurses, 3 clerks, 1 lawyer, 1 paralegal staff, and 1 marketing expert).
- Also, they have their primary residence for sale to lower their monthly expenses and have more financial breathing room
- Sustainability in business in a strong economy is difficult to maintain. However, this couple have manage to bounce back in the past from difficult financial situations and they are confident they will survive the financial rigors they are experiencing, today

***Role of the American Dream***

- Fighting poverty was the main reason why their parents immigrated to the U.S.
- Their parents immigrated to the U.S. looking for better work opportunities. Their town in Zacatecas, Mexico, became desolated because of a long drought, high unemployment, and extreme poverty

***Factors they say contributed to their financial success***

- At the time, the U.S. was considered the best place to go to succeed financially
- They became millionaires not because they had that vision. Their financial success came naturally as they fought poverty and as they sought education to serve the God that saved his life
- *Prayer.* They trust in the power of prayer and always pray together. They believe God has led them in miraculous ways and attribute their success to God's guidance and blessing
- *Education.* It is essential and never ends. They would have never obtained the success they have achieved by continuing to harvest crops in the field. Education requires sacrifice and hard work. Working full-time during the day and studying at night with small children was difficult, but doable. Selling everything to study in Puerto Rico was an investment
- *Set high goals.* He set the goal to become a pastor in five years and was successful. Success requires aiming to improve one's present situation.
- *Teamwork.* They always support and encourage each other and plan projects together
- *Self-confidence.* I can! ("Si puedo"). In her business, she needs to find new contracts with hospitals and clinics, which requires setting up meetings with highly ranked executives. Self-confidence and assertiveness is important during those meetings. She learned about the importance of self-confidence from the book by Hansen and Allen (2002)
- *Perseverance.* You can lose everything, but you can begin again and recover what was lost and become even more successful
- *Taking risks and vision.* She ventured into founding a new company, without any formal training, using principles from a book selected by her husband
- *Business savvy.* Before moving to PR, she made a business with their house, in which the buyer gave a down payment which they used to establish themselves in PR, paid a monthly payment for ten years, which would help them survive while studying full-time, and would receive a \$10,000 balloon payment ten years later, which was used to buy new real estate

***Trustworthiness of the study***

- Their financial success is known among Adventists in the SECC

- I visited their personal home and drove by the 10,000 square-foot commercial business
- My personal observation is that they live well

## Factors as Prioritized by Participants

Table 13

*Factors in Order of Priority as Classified by Participants*

<b>Factors participants revealed</b>	<b>40M</b>	<b>15M</b>	<b>10M</b>	<b>2M</b>
<i>Learning a more profitable career</i>	1		3	
<i>Learning language of the land</i>	2	1		
<i>Hard work</i>	3	5	1	
<i>Real estate investment</i>	4			
<i>High goals—"dream"</i>	5	3	2	4
<i>Education</i>		2	4	1
<i>Assimilation of culture</i>		4		
<i>Thriftiness</i>				5
<i>Team work</i>				2
<i>Sustainability</i>			5	
<i>Street savvy/Business savvy</i>				3

*Note:* On October 26, 2010, during the analysis of data, participants were contacted and asked to put in order of importance what they considered the most important factors, unveiled by the data analysis, to become a multimillionaire in the U.S. This table displays the top five choices selected by each participant.

APPENDIX G  
KEY AUTHORS ON THE SUBJECT

**David E. Hayes-Bautista**

Professor of Medicine and Director of the Center for the Study of Latino Health and Culture in the Division of General Internal Medicine and Health Services Research at the David Geffen School of Medicine at the University of California, Los Angeles.

**George J. Borjas**

Professor Borjas teaches Public Policy at the John F. Kennedy School of Government and Harvard University. He is regarded as the country's leading immigration economist.

**William A. V. Clark**

Professor in the Department of Geography at the University of California, Los Angeles. He teaches undergraduate courses on population and the environment, and graduate courses on international migration and its outcomes in cities and neighborhoods.

**Alejandro Portes**

A Cuban-American sociologist who has focused his studies on immigration to the U.S. He formerly taught at John Hopkins, Duke, and the University of Texas at Austin. He is currently Professor of Sociology at Princeton University and Director of the University for Migration and Development.

### **Marcelo Suárez-Orozco**

Professor Suárez-Orozco is the Courtney Sale Ross University Professor of Globalization and Education at New York University. At Harvard, he was the Victor S. Thomas Professor of Education and Culture. In 1997, along with Carola Suárez-Orozco he co-founded the Harvard Immigration Projects and co-directed the largest study ever funded in the history of the National Science Foundation's Cultural Anthropology division—a study of Asian, Afro-Caribbean, and Latino immigrant youth in American society. The award-winning book reporting the results of this landmark study, *Learning A New Land: Immigrant Students in American Society* (C. Suárez-Orozco, M. Suárez-Orozco, and I. Todorova) was published by Harvard University Press in 2008.

### **Mollie Orshansky**

Mollie Orshansky (1915-2006) for the U.S. Department of Agriculture. Orshansky was an American economist and statistician who developed the *Orshansky Poverty Thresholds* to measure poverty in the U.S. She did not develop the poverty thresholds as a standard budget, which is “a list of goods and services that a family of a particular size and composition would require in a year to live at some specified level” (Fisher, 1997).

## APPENDIX H

### CONTENT NOTES

This appendix contains supporting material not including in the body of the manuscript to avoid overloading the reader and to smooth the flow of the paper.

*Student population among Hispanics in Southern California.* The Los Angeles area has a minority student population, mainly Latino, ranging from 52% to 100%. In the Los Angeles Unified School District 72% of the student are Latinos, up from 29% in 1981. In 1981, 206 schools were predominantly minority, today that figure stands at 370. At one high school, Belmont, the enrollment is 90% Latino and only half speak English fluently. East Los Angeles schools are 90% minority, again, primarily Latino” (Gonzalez, 2004).

*Quoting magazines.* This research quotes, in very few cases, magazines for illustration purposes, not for theoretical foundation. Quoting magazines and newspapers such as *Hispanic magazine*, *New York Times*, *Washington Times*, *Los Angeles Times*, *New Yorker*, *Time*, *Adventist Review*, *The Student Movement*, *The San Diego Union*, and *other non-peer reviewed publications* is commonly seen on Hispanic academic publications such as Portes and Rumbaut (2006); Hernández (1989); and Dudley & Hernandez (1992). Yin (2009) indicates that news accounts, such as “newspaper documentation” are excellent source of documents for covering certain research topics (p. 104).



*Deportation ordinances.* States and cities are cracking down with harsh new deportation ordinances against illegal immigrant, and the courts are upholding them. Not only are deportations at record highs, but immigrants are being detained at places previously understood to be off-limits, such as schools. The *Los Angeles Times* (Feb. 21, 2008), in the article “Crossing the line. . .,” reported that “a pregnant mother was arrested at her daughter’s elementary school, even though immigration officials say schools should be off-limits and pregnant and nursing women should not be arrested.”

*Cubans discriminated in Miami.* De Valle (2004) alludes to Xavier Cortada’s father, who moved to Miami from Cuba in 1962 in search of the freedom to all offered in the U.S. At the time, his father found derogatory rental signs such as “No dogs. No Cubans.” Freedom without equality is the reason why many minorities have difficulty moving up. It lays additional obstacles to overcome and demands much more perseverance from individuals to achieve success. These types of slurs did not discourage Cortada’s father or his son Xavier (born in 1964), who was inducted into the Iron Arrow Honor Society, the highest honor awarded by the University of Miami. His art work has been exhibited in museums and galleries on four continents.

*Indifference towards immigrants’ needs.* Indifference and lack of interest for the success of immigrants is another issue underlined by Munguia and Muñoz (2005). They argue that “The U.S. does nothing at all to encourage or assist immigrants to naturalize. There is no notification when an immigrant becomes eligible to naturalize, and the process is a confusing, lengthy, and expensive quagmire.” The process associated with becoming a U.S. citizen ascertains this claim. After following due process for becoming an U.S. citizen, I received an interview appointment two months prior to the date, at a

time that I had a trip planned overseas. I was put in the situation to cancel my trip or to start the process all over again. In order to become a U.S. citizen, I had to fill out two applications. At the citizen's interview, most of the questions asked by the naturalization agent were based on the first application, not the second.

*Regarding global poverty.* Ray Kiely (2005), Thomas Pogge and Sanjay Reddy (2002) eloquently argue against the claims that global poverty has declined in the past decades. Their arguments are based on a reasonable critique of the World Bank definition and management of the poverty line, and on the positive effect of the monumental economic growth of China and India—these countries comprise a very large percentage of the world's population.

*U.S. criteria for millionaires.* The U.S. government lists millionaires by the annual income they report. In a report by Dykman (2006), 90% of people filing tax returns in 2004 listed an income of less than \$100,000, with only 0.5% of the U.S. population making more than 1 million dollars a year (p. 49). Reported income was not used as an indicator to measure the multimillionaire status because it needs to be subjected to expenses, which leads the investigator to dig into sensitive private matters. University protocols protect the privacy of participants.

*High Net Worth Individual.* In Wall Street parlance, a HNWI is a person who has at least \$500,000 in liquid assets. See URL: <http://www.businessdictionary.com/definition/high-net-worth-individual-HNWI.html>

*Additional studies on success.* Newman (2009) offers insights on self discipline and saving money avoiding unnecessary expenses. Newman, R. (December 15, 2009). How to live happily on 75% less. *U.S. News and World Report*. The following are some

of the authors cited by Dyke and Murphy who underline the differences on how women and men view success: Gallos (1989)' Gordon (1991)' O'Toole (1993), and Sturges (1999).

*Transculturation.* This is a term associated with the subject of culture. This term is not as popular as the previously discussed concept, thus, it is only included in a footnote. This term was coined by Cuban anthropologist Fernando Ortiz in 1947 to describe the phenomenon of merging and converging cultures. At a speech at Club Atenas in Havana, December 12 1942, Ortiz spoke about the prejudice and injustices experienced by the Black people who were enslaved and discriminated against. Ortiz proposed that oppressed people eventually become integrated into the society in five phases. (1) *Subhuman phase.* In the first phase, Blacks were treated as subhuman beings. They were even branded as “accursed” by theologians who believed the Black race originated as an “original malediction” for Noah’s sin. (2) *Compromise phase.* The host nation with or without the slave system, exploits the foreigner who, powerless against force, defends himself with his shrewdness and makes clever adjustments based on his mistrust of the White. There is a truce, but it is for convenience. (3) *Adjustment phase.* This phase begins with the children of the immigrants, second generation immigrants. The host nation tolerates second generation immigrants, recognizing they are actually children of the country. There is intermarriage, however racial tension still occurs. (4) *Self-assertion phase.* In this phase, immigrants feel dignity and get control of her/his own fate and attains self-respect. (5) *Integration phase.* This phase is still in the future. This is tomorrow's phase, the last phase, where cultures fuse and conflict ceases, giving way to a tertian quid, a third entity and culture and to a new society culturally integrated, where

mere racial factors have lost their dissociating power. This information on transculturation was retrieved from Sierra, J. A. (2008). *Fernando Ortiz on the Phases of Transculturation*. Retrieved from <http://www.historyofcuba.com/history/race/Ortiz-2.htm>

*Estimating Latino population in the U.S.* In order to estimate the size of the Latino population, some social scientists developed a series of surrogate measures that involved counting surnames, for which the Bureau of the Census developed an initial official list of about seven thousand Spanish surnames (Word and Perkins, 1996; Hayes-Bautista, 2004, p. 32).

*Economic and social status.* Economic status is different from social status, which is the honor or prestige attached to one's position in society (one's social position). The stratification system, which is the system of distributing rewards to the members of society, determines social status. Social status, the position or rank of a person or group within the stratification system, can be determined two ways. One can earn their social status by their own achievements, which is known as achieved status, or one can be placed in the stratification system by their inherited position, which is called ascribed status.

*Typical middle-class household in the U.S.* The typical household head in the U.S. has a high school degree plus about two years of college education, up by more than a full year of college since 1990 This is a good thing because education is a key factor in lifetime earnings, and high school dropouts face a dim future by nearly every measure. Newman, R. (March 23, 2010). How to gauge your middle-class status. *U.S. New and World Report*.

*Educational outreach programs for minorities.* In an effort to identify user-friendly college programs for Latinos and other underrepresented groups, the National Science Foundation funded an initiative known as Building Engineering and Science Talent (BEST). BEST has reviewed the educational outreach programs of the Department of the Army and the Office of Naval Research and identified nearly 100 programs in support of minority-student academic success in higher education. Detailed reference guides to those programs can be reviewed at [www.bestworkforce.org](http://www.bestworkforce.org).

*Another definition for case study.* Another definition of the case study is provided by Yin (2009): “A case study is an empirical inquiry that investigates a contemporary phenomenon in depth and within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident” (p. 18).

*The bias nature of research.* All research, whether quantitative or qualitative, has an unavoidable bias weakness that relies on the imperfect judgment of both, the researcher and the sample. The researcher selects the questions to be asked, while participants select the answers they judge prudent. Hayes-Bautista (2004) is of the opinion that even in “very quantitative research” subjectivity is present and is manifested in “selecting the topic, feeling comfortable with one particular theoretical model out of many competing theories, limiting the questions on a survey to a precious few, selecting the variables for analysis.” He believes that qualitative research is driven “very much by personal interest and biography, more so than by some immanent dictate of science.” He adds that in peer-reviewed papers “the researcher tries to stand out of the way, so that the messy underside of research... is not apparent” (pp. xvi-xvii).

*Chain of evidence* consist of allowing an external observer—in this case the dissertation methodologist—to follow the derivation of any evidence from the initial research questions to ultimate case study conclusion. Yin (2009) suggests the following landmarks: Case study report, case study database, citations of specific evidentiary sources in the case study database, case study protocol questions, and case study questions (p. 123).

*Notes pertaining data collection.* a) A pilot case study interview was conducted for this research as a requirement for the Qualitative Research Class taken as a part of the PhD class work during the summer of 2008. The questions were reviewed by the lead professor and a final report of the outcome was provided. The research questions were later polished during the preparation of the Research Protocol, and fine tuned during the proposal defense. b) Observations are an excellent source of data, such as the condition of the building where the interview is held, the quality and quantity of the interviewee's possessions, the location of the furnishings in the meeting place, and other behavioral and environmental conditions. In view of the nature of my study, attempts were made to have the interview at the home or office of the interviewee and to visit some of the properties they owned. This information was valuable to confirm the participant's financial status. c) Case study notes are notes taken by the interviewer (e.g., by hand, typed, word-processing) where the researcher registers additional information not possible to tape (e.g., behaviors, meeting place furnishings, demeanors, etc). Relevant findings from notes for this research were integrated into the final case narrative. d) Documents for this research consist mainly of emails and raw data documents from observations and interviews collected for the completion of the final report. Yin (2009) explains that

documentation for the case study's database is important "and should not be ignored until after the case study has been completed" (p. 90). An annotated bibliography was provided for future access to the documents; however, documents containing name, addresses, and personal information of participants were concealed for their protection.

*Nature of dissertation conclusions.* Rudestam and Newton (2007) affirm that "dissertations do not typically have a summary section," instead, they generally include a "conclusions" section with a concise summary of the findings (p. 199). Incorporating a summary of the finding in the conclusion and not on a separate section is also suggested by O'Leary (2005). She adds that research conclusions should review the findings in the light of the main question, the "literature" on the subject, and "limitations" (p. 266).

## REFERENCE LIST

- Adams, J. T. (1931). *The epic of America*. Boston: Little, Brown, and Company.
- Adler, F. (1902, February 3). Some of poverty's evils. *New York Times*. Retrieved from <http://query.nytimes.com/gst/abstract.html?res=9901E5DC1530E733A25750C0A9649C946397D6CF>
- Adler, P. S., & Kwon, S. W. (2002). Social capital: Prospects for a new concept. *Academy of Management Review*, 27(1), 17-40.
- Anderson, K. L. (1997). Gender, status and domestic violence: An integration of feminist and family violence approaches. *Journal of Marriage and Family*, 59, 655-669.
- Andrew Carnegie, philanthropist. (2008). *America's story from America's library*. Retrieved from <http://www.americaslibrary.gov/cgi-bin/page.cgi/aa/carnegie>
- Aponte, R. (1990). *Urban Hispanic poverty in the U.S.: Theory and context* (Working paper #6). Lansing: Michigan State University. Retrieved from <http://mercury.jsri.msu.edu/RandS/research/wps/wp06.pdf>
- Appurtenant. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Arellano, A. R., & Padilla, A. (1996, November). Academic invulnerability among a select group of Latino university students. *Hispanic Journal of Behavioral Sciences*, 18(4), 485-507. doi: 10.1177/07399863960184004
- Arellano, E. (2006/2007, December 25-January 1). An immigrant who found sanctuary. *Time*, p. 131.
- Aries, E., & Seider, M. (2007, April). The role of social class in the formation of identity: A study of public and elite private college students. *The Journal of Social Psychology*, 47(2), 137-158.
- Arneil, B. (1996). *John Locke and America: The defense of English colonialism*. New York, NY: Clarendon.
- Artz, G. M., Jackson, R., & Orazem, P. (2008, July). Is it a jungle out there? Meat packing, immigrants and rural communities (Working Paper # 08024). Ames, IA:



- Iowa State University. Retrieved from [http://www2.econ.iastate.edu/research/webpapers/paper\\_12966\\_08024.pdf](http://www2.econ.iastate.edu/research/webpapers/paper_12966_08024.pdf)
- Asen, R. (2002). *Visions of poverty: Welfare policy and political imagination*. East Lansing, MI: Michigan State University.
- Bach, D. (2001). *Smart couples finish rich: 9 steps to creating a rich future for you and your partner*. NY: Broadway Books.
- Baecker, D. (1997). The meaning of culture. *Thesis Eleven*, 51(1), 37-51. doi: 10.1177/0725513697051000004
- Baker, P. L., & Hotek, D. R. (2003). Perhaps a blessing: Skills and contributions of recent Mexican immigrants in the rural Midwest. *Hispanic Journal of the Behavioral Sciences*, 25(4), 448-468. doi: 10.1177/0739986303259490
- Barnard, M., Taylor, J., Dixon, J., & Purdon, W. (2007). *Researching the super wealthy: Results from a feasibility study*. London, UK: National Centre for Social Research. Retrieved from [www.hmrc.gov.uk/research/report31.pdf](http://www.hmrc.gov.uk/research/report31.pdf)
- Barth, F. (1998). *Ethnic groups and boundaries* (2<sup>nd</sup> ed.). Boston, MA: Little, Brown and Company.
- Bates, T. (1997). *Race, self-employment, and upward mobility: An illusive American dream*. Baltimore, MD: Johns Hopkins University Press.
- Bean, F. M., Leach, M., & Lowell, L. B. (2004). Immigrant job quality and mobility in the United States. *Work and Occupations*, 31(4), 499-518. doi: 10.1177/0730888404268902
- Bense, J. A. (1999). *Archaeology of colonial pensacola*. Miami, FL: University Press of Florida.
- Bergman, M. (2006). 126th statistical abstract. *U.S. Census Bureau News*. Retrieved from: <http://www.census.gov/Press-Release/www/releases/archives/miscellaneous/007871.ht>
- Bernstein, N. (2001, September). Poverty rate falls sharply among Hispanics, study shows. *New York Times*. Retrieved from <http://query.nytimes.com/gst/fullpage.html?res=9C06E7DD113AF934A1575AC0A9679C8B63>
- Bernstein, R. (2004). Hispanic and Asian Americans increasing faster than overall population. *U.S. Census News*. Retrieved from [http://02e1137.netsolhost.com/Villages/Hispanic/history\\_heritage/census\\_his-asian\\_estimates\\_0604.asp](http://02e1137.netsolhost.com/Villages/Hispanic/history_heritage/census_his-asian_estimates_0604.asp)

- Bernstein, R. (2009). Census Bureau estimates nearly half of children under age 5 are minorities: Estimates find nation's population growing older, more diverse. *U.S. Census Bureau News*. Retrieved from <http://www.census.gov/Press-Release/www/releases/archives/population/013733.html>
- Besharov, D. (2007). *Income and poverty: The story behind the new numbers*. American Enterprise Institute. Retrieved from [http://www.aei.org/docLib/20070827\\_BesharovPresentation.pdf](http://www.aei.org/docLib/20070827_BesharovPresentation.pdf)
- Bhattacharya, S. (2004, June). *Higher status leads to a longer life*. NewScientist.com news service. Retrieved February 18, 2008 from <http://www.newscientist.com/article/dn5080-higher-status-leads-to-a-longer-life.html>
- Blank, R. M. (1997). *It takes a nation: A new agenda for fighting poverty*. Princeton, NJ: Princeton University Press.
- Bonacich, E. (1993). Asian and Latino immigrants in the Los Angeles garment industry: An exploration of the relationship between capitalism and racial oppression. In I. Light & P. Bhachu (Eds.), *Immigration and entrepreneurship: Culture, capital, and ethnic networks*. New Brunswick, NJ: Transaction Publishing.
- Boneno, R. B. (1986). *From migrant to millionaire: The story of the Italian-American in New Orleans, 1880-1910* (Unpublished doctoral dissertation). Louisiana State University and Agricultural and Mechanical College, Baton Rouge.
- Borjas, G. (1999). *Heaven's door: Immigration policy and the American economy*. Princeton, NJ: Princeton University Press.
- Bradshaw, T. K. (2006). *Theories of poverty and anti-poverty programs in community development*. Corvallis, OR: Oregon State University. RUPRI Rural Poverty Research Center. Retrieved from <http://www.rupri.org/Forms/WP06-05.pdf>
- Bratsberg, B., & Ragan, J. F. (2002). The impact of host country schooling on earnings: A study of male immigrants in the United States. *Journal of Human Resources*, 37(1), 64-105.
- Brazier, J. E. (2000, Spring). *History of migration and immigration laws in the United States*. Cincinnati, OH: University of Cincinnati. Retrieved from <http://www.umass.edu/complit/aclanet/USMigrat.html>
- Bread for the World. (2008). *Hunger facts international*. Retrieved from <http://www.bread.org/learn/hunger-basics/hunger-facts-international.html>
- Brimelow, P. (1995). *Alien nation: Common sense about America's immigration disaster*. New York, NY: Random House.

- Broadway, M. J. (2000). Planning for change in small towns or trying to avoid the slaughter house blues. *Journal of Rural Studies*, 16(1), 37-46. doi:10.1016/S0743-0167(99)00038-8
- Brook-Gunn, J., Duncan, G., & Aber, J. (Eds.). (2000). *Neighborhood poverty: Context and consequences of children* (Vol. 1). New York, NY: Russell Sage Foundation.
- Bureau of the Census. (1949). *Historical statistics of the United States, 1789-1945*. Retrieved from <http://www.census.gov/prod/www/abs/statab.html>
- Burroughs, J. E., & Rindfleisch, A. (2002). Materialism and well-being: A conflicting values perspective. *Journal of Consumer Research*, 29(3), 348-370.
- Butler, Y. G., & Hakuta, K. (2008, January). Bilingualism and second language acquisition. In T. K. Bhatia & W. C. Ritchie (Eds.), *The handbook of bilingualism* (pp. 114-144). Oxford, UK: Blackwell. doi: 10.1002/9780470756997.ch5
- California's top 20 Hispanic-owned companies. (2009, September 22). *Hispanic Business*. Retrieved from [http://www.hispanicbusiness.com/rankings/hispanic\\_companies/2009/9/22/califonias\\_top\\_20\\_hispanicowned\\_companies.htm](http://www.hispanicbusiness.com/rankings/hispanic_companies/2009/9/22/califonias_top_20_hispanicowned_companies.htm)
- Capetillo-Ponce, J. (2007). From 'A clash of civilizations' to 'internal colonialism': Reactions to the theoretical bases of Samuel Huntington's 'The Hispanic Challenge.' *Ethnicities*, 7(1), 116-134. doi: 10.1177/1468796807073922
- Carroll, D. (2008). *Christians at the border: Immigration, the church, and the Bible*. Grand Rapids, MI: Baker Academic.
- Casciato, D. (2008, Spring). Land-Ron, Inc. *Hispanic Executive Quarterly*, 1, 53-58.
- Castañeda, J. (2004, March 22). Mexican migration is different from past mass migrations. *Newsweek International Online*. Retrieved from <http://www.newsweek-international.com>
- Catanzarity, L. (2000, Spring). Brown collar jobs: Occupational segregation and earnings of recent-immigrant Latino workers. *Sociological Perspectives*, 43(1), 45-75.
- Catanzarity, L. (2002). Dynamics of segregation and earnings in brown-collar occupations. *Work and Occupations*, 29, 300-345. doi: 10.1177/0730888402029003003
- Chapa, J., & Valencia, R. (1993, May). Latino population growth, demographic characteristics, and educational stagnation: An examination of recent trends.

*Hispanic Journal of Behavioral Sciences*, 15(2), 165-187. doi:  
10.1177/07399863930152002

Chaskin, R. J. (2001). Building community capacity: A definition framework and case studies form a comprehensive community initiative. *Urban Affairs Review*, 36, 291-323. doi: 10.1177/10780870122184876

Chicano. (n.d.). In *The free dictionary online*. Retrieved from <http://www.thefreedictionary.com/chicano>

Chiswick, B. R. (1986). Is the new immigration less skilled than the old? *Journal of Labor Economics*, 4(2), 168-192.

Clark, C. M. (2002). Wealth and poverty: On the social creation of scarcity. *Journal of Economic Issues*, 36(2), 415-420.

Clark, W. A. (2003). *Immigrants and the American Dream: Remaking the middle class*. New York, NY: The Guilford Press.

Cohen, N. (2006, August 6). So English is taking over the globe: So what? *New York Times*, p. 36.

Cohen, Y., & Kogan, I. (2007). Next year in Jerusalem . . . or in Cologne? Labor market integration of Jewish immigrants from the former Soviet Union in Israel and Germany in the 1990s. *European Sociological Review*, 23(2), 155–168.

Collins, J., & Shay, D. (1994). Prevalence of low birth weight among Hispanic infants with United States-born and foreign-born mothers: The effect of urban poverty. *American Journal of Epidemiology*, 139(2), 184-192.

Columbus, C. (1493, March 14). *Letter to Lord Raphael Sanchez*. Retrieved from <http://www.wise.virginia.edu/history/wciv1/civ1ref/colum.htm>

Combat Poverty Agency. (2008). *What is poverty?* Retrieved from <http://www.cpa.ie/povertyinireland/whatispoverty.htm>

Contreras, J. (2004, March 22). Two Americas? *Newsweek International*. Retrieved from <http://www.newsweek-international.com>

Cook, S. F., & Borah, W. (1971). *Essays in population history: Mexico and the Caribbean*. Berkeley, CA: University of California Press.

Corbin, J., & Strauss, A. (2008). *Basics of qualitative research* (3<sup>rd</sup> ed.). Los Angeles, CA: Sage.

- Creswell, J. W. (2002). *Educational research: Planning, conducting, and evaluating qualitative and quantitative research*. Upper Saddle River, NJ: Pearson Education.
- Creswell, J. W. (2007). *Qualitative inquiry and research design: Choosing among five approaches*. Thousand Oaks, CA: Sage Publications.
- Creswell, J. W., & Miller, D. L. (2000). Determining validity in qualitative inquiry. *Theory Into Practice*, 39(3), 124-131.
- Colorado State University. (1993-2011). *Case study: Introduction and definition*. Retrieved from <http://writing.colostate.edu/guides/research/casestudy/pop2a.cfm>
- Crossing the line: Excessively harsh laws do nothing to bring about real reform. (2008, February 21). *Los Angeles Times*. Retrieved from <http://www.latimes.com/news/opinion/la-ed-oklahoma21feb21,0,6658324.story>
- Cullen, J. (2003). *The American Dream: A short story of an idea that shaped a nation*. New York, NY: Oxford University Press.
- Day, R. E. (2002). Social capital, value, and measure: Antonio Negri's challenge to capitalism. *Journal of the American Society for Information Science and Technology*, 53(12), 1074-1082. doi:10.1002/asi.10111
- De Bie, J. (1978). *Story of the old world*. Grand Rapids, MI: Eerdmans.
- Dentler, R. A., & Hafner, A. L. (1997). *Hosting newcomers: Structuring educational opportunities for immigrant children*. New York, NY: Teachers College Press.
- Denton, D. (1670). *A brief description of New York formerly called New Netherlands*. London, England: John Hancock. Retrieved from <http://digitalcommons.unl.edu/cgi/viewcontent.cgi?article=1025&context=libraryscience>
- Denzin, N. K., & Lincoln, Y. S. (2005). *The Sage handbook of qualitative research* (2<sup>nd</sup> ed.). Thousand Oaks, CA: Sage.
- Devine, J., & Wright, D. J. (1993). *The greatest of evils*. Hawthorne, NY: Aldine.
- Dey, I. (1993). *Qualitative data analysis*. London, England: Routledge.
- De Vos, G. (1978). Selective permeability and reference group sanctioning psychocultural continuities in role degradation. In J. M. Yinger (Ed.), *Major social issues* (pp. 7-24). New York: The Free Press.
- De Vos, G., & Suarez-Orozco, M. (1990). *Status inequality: The self in culture*. Newbury Park, CA: Sage.

- Diener, E., & Seligman, M. (2004). Beyond money: Toward an economy of well-being. *American Psychological Society*, 5(1), 1-31.
- Diener, E., Suh, E. M., Lucas, R. E., & Smith, H. E. (1999). Subjective well-being: Three decades of progress. *Psychological Bulletin*, 125(2), 276-302.
- Dobbs, R., Sun, J., & Roberts, P. (2008). Human capital and screening theories: Implications for human resource development. *Advances in Developing Human Resources*, 10(6), 788-801. doi: 10.1177/1523422308325761
- Dolfsma, W., & Dannreuther, C. (2003). Subjects and boundaries: Contesting social capital-based policies. *Journal of Economics Issues*, 37(2), 405-413.
- Doyle, K. (1999). *The social meanings of money and property: In search of a talisman*. Thousand Oaks, CA: Sage.
- Doyle, K., & Doyle, M. (2001, October). Meaning of wealth in European and Chinese fairy tales. *American Behavioral Scientist*, 45(2), 191-204. doi: 10.1177/00027640121957123
- Dudley, R. L., & Hernandez, E. I. (1992). *Citizens of two worlds: Religion and politics among American Seventh-day Adventists*. Berrien Springs: Andrews University Press.
- Duncan, G. J. (1984). *Years of poverty, years of plenty*. Ann Arbor, MI: Institute for Social Research.
- Dykman, J. (2006, October 30). America by the numbers. *Time*, pp. 41-54.
- Dyke, L. S., & Murphy, S. A. (2006, November 21). How we define success: A qualitative study of what matters most to women and men. *Springer Science + Business Media*, 55(5-6), 357-371. doi: 10.1007/s11199-006-9091-2
- Eastis, C. M. (1998). Organizational diversity and the production of social capital. *American Behavioral Scientist*, 42(1), 66-77. doi: 10.1177/0002764298042001006
- Economic Opportunity Act. (1964, August). Retrieved from <http://www2.volstate.edu/socialscience/FinalDocs/1960s/ea.htm>
- Edin, P., Fredrikson, P., & Aslund, O. (2003, February). Ethnic enclaves and the economic success of immigrants—evidence from a natural experiment. *The Quarterly Journal of Economics*, 118(1), 329-357. doi: 10.1162/00335530360535225

- Egendorf, L. K. (Ed.). (1999). *Poverty: Opposing viewpoints*. San Diego, CA: Greenhaven Press.
- Eisner, E. W. (1991). *The enlightened eye: Qualitative inquiry and the enhancement of educational practice*. New York, NY: Macmillan.
- El Nasser, H. (2008). Births fueling Hispanic growth. *USA Today*. Retrieved from [http://www.usatoday.com/news/nation/2008-06-29-hispanics\\_N.htm](http://www.usatoday.com/news/nation/2008-06-29-hispanics_N.htm)
- Elmore, R. F., Abelman, C. H., & Fuhrman, S. H. (1997). The new accountability in state education reform: From process to performance. In H. F. Ladd (Ed.), *Holding schools accountable* (pp. 65-98). Washington, DC: Brookings Institute.
- Emigration. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Enclave. (n.d.). In *Freedictionary*. Retrieved from <http://www.thefreedictionary.com/enclave>.
- Engfer, L. (2005). *Cubans in America*. Minneapolis, MN: Lerner Publications Company.
- Epstein, W. M. (1997). *Welfare in America: How social science fails the poor*. Madison, WI: University of Wisconsin.
- Espanshade, T. J., & Calhoun, C. A. (1993). An analysis of public opinion toward undocumented migration. *Population Research and Policy Review*, 12(3), 189-224.
- Ferris, A. L. (2002). Religion and the quality of life. *Journal of Happiness Studies*, 3(3), 199-215. doi: 10.1023/A:1020684404438
- Fine, J. (2005, May). Low-wage workers, faith-based organizing, worker centers and 'One big movement' in Clawson's the next upsurge. *Critical Sociology*, 31(3), 401-409. doi 10.1163/1569163053946264
- Fisher, G. (1997). *The development of the Orshansky poverty thresholds and their subsequent history as the official U.S. poverty measure*. Retrieved from <http://www.census.gov/hhes/www/povmeas/papers/orshansky.html#C2>
- Fisher, M. (1990). *The instant millionaire: A tale of wisdom and wealth*. San Rafael, CA: New World Library.
- Flick, U. (2002). Qualitative research—State of the art. *Social Science Information*, 41(1), 5-20. doi: 10.1177/0539018402041001001

- Ford president, COO Jim Padilla to retire. (2006). *Media Ford.com*. Retrieved from [http://media.ford.com/article\\_display.cfm?article\\_id=23054](http://media.ford.com/article_display.cfm?article_id=23054)
- Foster, J. E. (1998). Absolute versus relative poverty. *The American Economic Review*, 88(2), 335-341.
- Fremstad, S., Gragg, R., & Waller, M. (2007). *Social inclusion for the United States*. Center for Economic Policy and Research. Retrieved from <http://inclusionist.org/files/socialinclusionusa.pdf>
- Friedman, M., & Jaranson, J. (1994). The applicability of the posttraumatic stress disorder concept to refugees. In A. Marsella, T. Bornermann, S. Ekblad, & J. Orley (Eds.), *Amidst peril and pain: The mental health and well-being of the world's refugees* (pp. 207-228). Washington, DC: American Psychological Association.
- Fuller, M. C. (1995). *Voyages in print: English travel to America, 1576-1624*. New York, NY: Cambridge University Press.
- Gans, H. J. (1995). *The war against the poor*. New York, NY: Basic Books.
- García, G. (2004). *The new mainstream: How the multicultural consumer is transforming American business*. New York, NY: HarperCollins.
- García Sáiz, M. C. (1989). *Las castas Mexicanas: Un género pictórico americano*. Mexico City: Olivetti.
- Giachello, A. L., Bell, R., Aday, L. A., & Andersen, R. M. (1983, March). Uses of the 1980 census for Hispanic health research. *American Journal of Public Health*, 73(3), 266-274.
- Gibson, M. A., & Ogbu, J. U. (1991). *Minority status and schooling: A comparative study of immigrant and involuntary minorities*. New York, NY: Garland Publishing.
- Giddens, A. (1971). *Capitalism and modern social theory: An analysis of the writings of Marx, Durkheim and Max Weber*. Cambridge, United Kingdom: Cambridge University Press.
- Gilding, M. (2002). *Secrets of the super-rich*. Sydney, Australia: Harper Collins.
- Glenn, D. (2004, February 24). Critics assail scholar's article arguing that Hispanic immigration threatens US. *Hispanic Vista*. Retrieved from <http://cyber.law.harvard.edu/blogs/gems/culturalagency1/hispanicimmigration.pdf>



- Global Development Research Center. (2008). *Causes of poverty*. Retrieved from <http://www.gdrc.org/icm/poverty-causes.htm>
- Goddard, R. D. (2003). Relational networks, social trust, and norms: A social capital perspective on students' chances of academic success. *Educational Evaluation and Policy Analysis*, 25(1), 59-74. doi: 10.3102/01623737025001059
- Godena, L. (2005). *The reserve "army of the unemployed": Immigrant workers overtime, etc.* Retrieved from <http://lists.econ.utah.edu/pipermail/marxism/2005-August/036450.html>
- Gomm, R. (2004). *Social research methodology*. London, England: Palgrave Macmillan.
- Gonzalez, A., & De La Torre, A. (2002). The educational outcomes of Hispanics and Non-Hispanics in Arizona: Implications for national and state policy makers. *Educational Policy*, 16(2), 288-310. doi: 10.1177/0895904802162003
- Gonzalez, G. (2004). The Hispanic challenge? Or the imperialistic challenge? *SAGE Race Relations Abstracts*, 29(3/4), 49-69.
- Gorman, L. (2008). Discrimination. *The concise encyclopedia of economics*. Retrieved from <http://www.econlib.org/library/Enc/Discrimination.html>
- Gray, J. (2006, October 9). Letters about the gospel of wealth. *Time*, p. 16.
- Graziosi, D. (2007). *Be a real estate millionaire: Secret strategies for a lifetime wealth today*. Philadelphia, PA: Vanguard Press.
- Greenstein, R. (2007, September 18). Misreading the poverty data. *Washington Post*. Retrieved from <http://www.washingtonpost.com/wp-dyn/content/article/2007/09/17/AR2007091701396.html>
- Gwartney, J., & McCaleb, T. S. (1985). Have antipoverty programs increased poverty? *Cato Journal*, 5(5), 1-16. Retrieved from <http://www.cato.org/pubs/journal/cj5n1/cj5n1-1.pdf>
- Hagan, J., Lowe, N., & Quingla, C. (2011). Skills on the move: Rethinking the relationship between human capital and immigrant economic mobility. *Work and Occupations*, 38(2), 149-178. doi: 10.1177/0730888410397918
- Hagenbaugh, B., & Hansen, B. (2004). Low-wage jobs rise at faster pace. *USA Today*. Retrieved from [http://www.usatoday.com/money/economy/employment/2004-06-29-jobs\\_x.htm](http://www.usatoday.com/money/economy/employment/2004-06-29-jobs_x.htm)

- Hahn, R. A., Eaker, E.D., Barker, N. D., Teutsch, S.M., Sosniak, W.A., & Krieger, N. (1996). Poverty and death in the United States. *International Journal of Health Services*, 26(4), 673-690.
- Hakluyt, R. (1582). *Divers voyages touching the discovery of America and the islands adjacent: Collected and published*. London, United Kingdom: Adamant Media Corporation.
- Hamm, L. K. (2008). *Characteristics of successful inner-city charter school leaders* (Unpublished doctoral dissertation). Walden University, Minneapolis, MN.
- Hansen, M. V., & Allen, R. G. (2002). *The one minute millionaire: The enlightened way to wealth*. New York, NY: Harmony Books.
- Harrington, M. (1962). *The other America*. New York, NY: Macmillan.
- Hayes-Bautista, D. E. (1980). Identifying "Hispanic" populations: The influence of research methodology upon public policy. *American Journal of Public Health*, 70(4), 353-356.
- Hayes-Bautista, D. E. (2004). *La nueva California: Latinos in the golden state*. Los Angeles, CA: University of California Press.
- Hayes-Bautista, D. E., & Chapa, J. (1986). Latino terminology: Conceptual bases for standardized terminology. *American Journal of Public Health*, 77(1), 61-68.
- Heibel, S. (2009, July/August). Micro tech: No. 1 fastest-growing company. *Hispanic Business*, p. 19.
- Helliwell, J. F. (2003). How is life? Combining individual and national variables to explain subjective well-being. *Economic Modeling*, 20(2), 331-360.
- Henretta, J. C., & Campbell, R. T. (1978). Net worth as an aspect of status. *The American Journal of Sociology*, 83(5), 1204-1223.
- Herman, D. A. (1996). *Beyond growth: The economics of sustainable development*. Boston, MA: Bacon Press Books.
- Hernandez, D. (2004). Demographic change and the life circumstances of immigrant families. *Future of Children*, 14(2), 17-47.
- Hernández, E. I. (1989). *Religious commitment and its political consequences among Seventh-day Adventists in the United States*. South Bend, IN: Notre Dame.
- Hershiser, O., & Jenkins, J. (1989). *Out of the blue*. Brentwood, TN: Wolgemuth & Hyatt.

- Hesse-Biber, S. N., & Leavy, P. (2003). *Approaches to qualitative research: A reader on theory and practice*. New York, NY: Oxford University Press.
- Hispanic. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Hochschild, J. (1995). *Facing up to the American dream: Race, class, and the soul of the nation*. Princeton, NJ: Princeton University Press.
- Hochschild, J. (2001, Fall). Public schools and the American dream. *Dissent Magazine*, pp. 35-42.
- Hodson, R., & Kaufman, R. L. (1982, December). Economic dualism: A critical review. *American Sociological Review*, 47(6), 727-739.
- Hollmann, F. W., Mulder, T. J., & Kallan, J. E. (2000). *U.S. Census Bureau Population Division Working Paper No. 38*. Retrieved from <http://www.census.gov/population/www/documentation/twps0038.pdf>
- Hoover-Dempsey, K. V., & Sandler, H. M. (1997). Why do parents become involved in their children's education? *Review of Educational Research*, 67(1), 3-42.
- Hopkins, D. M. (Ed.). (1967). *The bearing land bridge*. Stanford, CA: Stanford University Press.
- Hou, F., & Picot, G. (2002, October 18-19). *Visible minority neighbourhood enclaves and labour market outcomes of immigrants*. A paper presented at the conference on Canadian Immigration Policy for the 21st Century, Kingston, Ontario. Retrieved from <http://volunteer.envision.ca/pdf/w2w/11F0019MIE2003204.pdf>
- Hoyer, W. S. (2004, June). *Weak jobs report*. Press release. Retrieved from <http://www.majorityleader.gov/media/press.cfm?pressReleaseID=765>
- Human capital. (n.d.). In *The free dictionary online*. Retrieved from <http://www.thefreedictionary.com/human+capital>
- Huntington, S. (2004a, March/April). The Hispanic challenge. *Foreign Policy*. Retrieved from <http://cyber.law.harvard.edu/blogs/gems/culturalagency1/SamuelHuntingtonTheHispanicC.pdf>
- Huntington, S. (2004b). *Who are we? The challenge of America's national identity*. New York, NY: Simon and Schuster.
- Institute for Research on Poverty. (2008). *Who is poor?* Retrieved from <http://www.irp.wisc.edu/faqs/faq3.htm>

- Institute for Research on Poverty. (2010). *The Census Bureau's poverty thresholds for 2009*. Retrieved from <http://www.irp.wisc.edu/faqs/faq1.htm#year2000>
- International Monetary Fund. (2000, December). *Finance and development*. Retrieved from <http://www.imf.org/fandd>
- Johnson, H. B. (2006). *The American dream and the power of wealth: Choosing schools and inheriting inequality in the land of opportunity*. New York, NY: Routledge.
- Jones, H. M. (1964). *O strange new world*. New York, NY: Viking.
- Jones-Correa, M. (1998). *Between two nations: The political predicament of Latinos in New York*. Ithaca: NY: Cornell University Press.
- Kallen, H. (1915). *Democracy versus the melting-pot*. Online excerpts published by Azusa Pacific University, California. Retrieved from <http://home.apu.edu/~rgeib/edu-526/melting-pot-v-salad-bowl/kalen-immigration.htm>
- Kanas, A., Tubergen, F., & Lippe, V. (2009). Immigrant self-employment: Testing hypotheses about the role of social capital origin- and host-country human capital and bonding and bridging. *Work and Occupations*, 36(3), 181-208. doi: 10.1177/0730888409340128
- Kasser, T., & Kanner, A. (Eds.). (2004). *Psychology and consumer culture: The struggle for a good life in a materialistic world*. Washington, DC: American Psychological Association.
- Keithly, D., & Deseran, F. (1995). Teenagers in the U.S. labor force: Local labor markets, race, and family. *Rural Sociology*, 59(4), 668-692. Doi: 10.1111/j.1549-0831.1994.tb00554.x
- Kidder, L., & Judd, C. M. (1986). *Research methods in social relations* (5<sup>th</sup> ed.). New York, NY: Holt, Rinehart & Winston.
- King, M. L., Jr. (1963, August 28). *Lincoln Memorial speech*. Retrieved from <http://www.hemlin.pp.se/Kingtal.html>
- Kiyosaki, R. (2008). *Rich dad poor dad*. New York, NY: Warner Books.
- Kluger, J. (2005, November 14). Ambition: Why some people are most likely to succeed. *Time*, pp. 47-59.

- Kochhar, R. (2006). Latino labor report, 2004: More jobs for new immigrants but for lower wages. *Pew Hispanic Center Report*. Retrieved from <http://pewhispanic.org/files/reports/45.pdf>
- Kochhar, R. (2007). 1995-2005: Foreign-born Latinos make progress on wages. *Pew Hispanic Center*. Retrieved from <http://pewhispanic.org/files/reports/78.pdf>
- Koerner, P., & Koerner, J. (2008). *5 common reasons for marital conflict: Understanding and resolving marital stress*. Retrieved from <http://www.exploreexpandevolve.com/healthy-relationships/5-common-reasons-for-marital-conflict-understanding-and-resolving-marital-stress/>
- Kottak, C. (2005). *Mirror for humanity: A concise introduction to cultural anthropology*. New York, NY: McGraw-Hill.
- Latino. (2001). In *Diccionario de la lengua Española* [Dictionary of the Spanish Language] (22<sup>nd</sup> ed.). Madrid, Spain: RODESA.
- Lambert, T. (2008). *A brief history of poverty*. Retrieved from <http://www.localhistories.org/povhist.html>
- Levitt, P. (2001). *God needs no passport: Immigrants and the changing American religious landscape*. New York, NY: The New Press.
- Lewis, J. J. (2008). *Anna Pavlova quotes*. Retrieved from [http://womenshistory.about.com/od/quotes/a/anna\\_pavlova.htm](http://womenshistory.about.com/od/quotes/a/anna_pavlova.htm)
- Lewis, O. (1959). *Five families: Mexican case studies in the culture of poverty*. New York, NY: Basic Books.
- Lewis, O. (1965). *La vida: A Puerto Rican family in the culture of poverty*. New York, NY: Random Books.
- Lewis, O. (1966). The culture of poverty. *Scientific American*, 215, 19-25.
- Lichter, D. T., & Parisi, D. (2008, Fall). *Concentrated rural poverty and the geography of exclusion*. Carsey Institute, University of New Hampshire. Retrieved from <http://www.carseyinstitute.unh.edu/publications/PB-Lichter-Parisi.pdf>
- Lichtman, M. (2006). *Qualitative research in education: A user's guide*. Thousand Oaks, CA: Sage.
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic inquiry*. Beverly Hills, CA: Sage.

- Logan, J. R., Alba, R. D., & Stults, B. J. (2003). Enclaves and entrepreneurs: Assessing the payoff for immigrants and minorities. *International Migration Review*, 37(2), 344–388.
- Lowell, B. L. (2010). A long view of America's immigration policy and the supply of foreign-born STEM Workers in the United States. *American Behavioral Scientist*, 53(7), 1029-1044. doi: 10.1177/0002764209356237
- Lutz, A. (2007). Barriers to high-school completion among immigrant and later-generation Latinos in the USA: Language, ethnicity and socioeconomic status. *Ethnicities*, 7(3), 323-342.
- Luxembourg Income Study. (2000). Retrieved from <http://www.lisproject.org/>
- Maddison, A. (2000). *Economic progress: The last half century in historical perspective*. In I. Castles (Ed.), *Facts and fancies of human development*. Academy of the Social Sciences in Australia, Occasional Paper Series 1/2000, Canberra, Australia. Retrieved from [http://www.assa.edu.au/publications/occasional\\_papers/2000\\_No1.php](http://www.assa.edu.au/publications/occasional_papers/2000_No1.php)
- Malik, K. (2001). *An equal or a plural society?* Retrieved from <http://www.lausti.com/focus/2001/malik.html>
- Mancall, P. (Ed.). (1995). *Envisioning America: English plans for the colonization of North America, 1580-1640*. Boston, MA: Bedford/St. Martin's.
- Marshall, C., & Rossman, G. B. (2006). *Designing qualitative research* (4<sup>th</sup> ed.). Thousand Oaks, CA: Sage.
- Martin, P., & Midgley, E. (1994, September). Immigration to the United States: Journey to an uncertain destination. *Population Bulletin*, 49(2), 1-47.
- Martin, P., & Midgley, E. (1999, June). Immigration to the United States. *Population Bulletin*, 54(2), 1-44.
- Marx, K., & Engels, F. (1968). *Selected works*. New York, NY: International Publishers.
- Massey, D. S. (1996). The age of extremes: Concentrated affluence and poverty in the twenty-first century. *Demography*, 33(4), 396-412.
- McClelland, D. (1961). *The achieving society*. Princeton, NJ: Nostrand.
- McLaughlin, H., Liljestrom, A., Hoom Lim, J., & Meyers, D. (2002). Learn: A community study about Latino immigrants and education. *Education and Urban Society*, 34(2), 212-232. doi:10.1177/0013124502342006

- McNamara, G. V. (2011, June). Public preaching and the establishment of Virginia, ca. 1609. *International Journal of Humanities and Social Science*, 1(6), 1-6.
- Mehl, M. (1912). *Money past and present*. Retrieved from <http://www.mintmark.com/moneyhistory.html>
- Mehlum, H., Moene, K., & Torvik, R. (2004). *Crime induced poverty traps*. Oslo, Norway: University of Oslo, Department of Economics. Retrieved from <http://www.svt.ntnu.no/iso/Ragnar.Torvik/jderev09.pdf>
- Melting pot. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Menchaca, M. (2001). *Recovering history, constructing race: The Indian, Black, and White roots of Mexican Americans*. Austin, TX: University of Texas Press.
- Merriam, S. B. (1998). *Qualitative research and case study applications in education*. San Francisco, CA: Jossey-Bass.
- Miles, M. B., & Huberman, A. M. (1994). *Qualitative data analysis: An expanded book*. Thousand Oaks, CA: Sage.
- Miller, L., & García, E. E. (2004, February). Better informing efforts to increase Latino student success in higher education. *Education and Urban Society*, 36(2), 189-204. doi:10.1177/0013124503261329
- Mink, G., & O'Connor, A. (2004). *Poverty in the United States: An encyclopedia of history, politics, and policy*. New York, NY: ABC-CLIO. Retrieved from [http://books.google.com/books?id=40Zv8DC4g38C&pg=PA408&lpg=PA408&dq=death+and+poverty+in+the+United+States&source=web&ots=h7q2QCV3SI&sig=FidSn\\_JKtm0EAw8FWxrksylgYiY&hl=en&sa=X&oi=book\\_result&resnum=7&ct=result#PPP23,M1](http://books.google.com/books?id=40Zv8DC4g38C&pg=PA408&lpg=PA408&dq=death+and+poverty+in+the+United+States&source=web&ots=h7q2QCV3SI&sig=FidSn_JKtm0EAw8FWxrksylgYiY&hl=en&sa=X&oi=book_result&resnum=7&ct=result#PPP23,M1)
- Montalvo, F. (1991). Phenotyping, acculturation, and biracial assimilation of Mexican-Americans. In M. Sotomayor (Ed.), *Empowering Hispanic families: A critical issue for the 90s* (pp. 120-127). Milwaukee, WI: Family Service Association of America.
- Montgomery, A. F., & Rossi, R. J. (1994). Becoming at risk of failure in America's schools. In R. J. Rossi (Ed.), *Schools and students at risk: Context and framework for positive change* (pp. 3-22). New York, NY: Teachers College Press.
- Moreland, J. P., & Craig, W. L. (2003). *Philosophical foundations for a Christian worldview*. Downers Grove, IL: InterVarsity Press.

- Morgan, M. (2003). *Generation 1.5 immigrant students: What special experiences, characteristics and educational needs do they bring to our English classes?* Paper presented at the 37th Annual TESOL (Teaching English to Speakers of Other Languages) Convention, Baltimore. Retrieved from [http://www.american.edu/tesol/Roberge\\_article.pdf](http://www.american.edu/tesol/Roberge_article.pdf)
- Mulatto. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Multimillionaire. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Murguia, J., & Muñoz, C. (2005, November). From immigration to citizen. *The American Prospect*, pp. A22-25.
- Murray, C. (1984). *Losing ground: American social policy, 1950-1980*. New York, NY: Basic Books.
- Nagengast, C. (1998). Militarizing the border patrol. *NACLA Report of the Americas*, 32(3), 37-41.
- National Center for Education Statistics. (2003). *Status and trends in the education of Hispanics*. Washington, DC: National Center for Education Statistics.
- National Council of la Raza. (2004, August). *Basic facts on immigration* (Fact sheet) Retrieved from [www.nclr.org](http://www.nclr.org)
- National Poverty Center. (2008). *Poverty in the United States: Frequently asked questions*. Retrieved from [www.npc.umich.edu/poverty/](http://www.npc.umich.edu/poverty/)
- Nativism. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Natriello, G., McDill, E., & Pallas, A. (1990). *Schooling disadvantaged children: Racing against catastrophe*. New York, NY: Teachers College Press.
- Newberry, T. (2007). *Success is not an accident*. Carol Stream, IL: Tyndale House.
- Newman, I., & Benz, C. (1998). *Qualitative-quantitative research methodology*. Carbondale and Edwardsville, IL: Southern University Press.
- Nickerson, C., Schwarz, N., & Diener, E. (2007). Financial aspirations, financial success, and overall life satisfaction: Who? and how? *Journal of Happiness Studies*, 8, 467-515.



- Nickerson, C., Schwarz, N., Diener, E., & Kahneman, D. (2003, November). Zeroing in on the dark side of the American dream: A closer look at the negative consequences of the great goal for financial success. *American Psychological Society, 14*(6), 531-536.
- Nida, E. A. (1954). *Customs and culture: Anthropology for Christian missions*. Pasadena, CA: Willaim Carey Library.
- Nizalov, D., & Schmidt, A. A. (2008). Poverty in Michigan small communities: Demand versus supply of labor. *International Regional Science Review, 31*(3), 275-303.
- Norrid-Lacey, B., & Spencer, D. A. (2000). Experiences of Latino immigrant students at an urban high school. *NASSP Bulletin, 84*, 43-54.
- O'Connor, A. (2001). *Poverty knowledge*. Princeton, NJ: Princeton University Press.
- O'Gorman, E. (1961). *The invention of America: An inquiry into the historical nature of the New World and the meaning of its history*. Bloomington, IN: Indiana University Press.
- O'Leary, Z. (2005). *Researching real-world problems: A guide to methods of inquiry*. London, UK: Sage.
- O'Toole, P. (1993, November). Redefining success. *Working Woman, 49*-97.
- Ogbu, J. U. (1974). *The next generation: Ethnography of education in an urban neighborhood*. New York, NY: Academic Press.
- Ogbu, J. U. (1978). *Minority education and caste: The American system in cross cultural perspective*. New York, NY: Academic Press.
- Ogbu, J. U. (1981). Origins of human competence: A cultural-ecological perspective. *Child Development, 52*, 413-29.
- Olasky, M. (1992). *The tragedy of American compassion*. Washington, DC: Regnery.
- Olsen, E. S. (2000). *Falcon style guide: A comprehensive guide for travel and outdoor writers and editors*. New York, NY: Globe Pequot Press.
- Padilla, Y. C. (1997). Determinants of Hispanic poverty in the course of the transition to adulthood. *Hispanic Journal of Behavioral Sciences, 19*, 416-432.
- Pappas, G., Queen, S., Hadden, W., & Fisher, G. (1993). The increasing disparity in mortality between socioeconomic groups in the United States, 1960 and 1986. *New England Journal of Medicine, 329*, 103-115.

- Parris-Coates, A. J. (2010). *Achievement barriers perceived and overcome by successful high-school students participating in upward bound programs in Indiana* (Unpublished doctoral dissertation). Andrews University, Berrien Springs, MI.
- Passel, J. S. (2009). A portrait of unauthorized immigrants in the United States. *Pew Hispanic Center*. Retrieved from <http://pewhispanic.org/reports/report.php?ReportID=107>
- Passel, J. S., D’Vera, C., & Lopez, M. H. (2011). *Census 2010: 50 million Latinos—Hispanics account for more than half of nation’s growth in past decade*. Washington, DC: Pew Hispanic Center.
- Passel, J. S., & Taylor, P. (2009). *Who’s Hispanic?* Washington, DC: Pew Hispanic Center. Retrieved from <http://pewhispanic.org/files/reports/111.pdf>
- Patten, M. L. (2009). *Understanding research methods: An overview of the essentials* (7<sup>th</sup> ed.). Glendale, CA: Pyrczak Publishing.
- Patton, M. Q. (1990). *Qualitative evaluation and research methods*. Newbury Park, CA: Sage.
- Patton, M. Q. (2002). *Qualitative research and evaluation methods* (3<sup>rd</sup> ed.). Thousand Oaks, CA: Sage.
- Pearson, R. L. (1970, May). Gatsby: False prophet of the American dream. *The English Journal*, 59(5), 638-642, 645.
- Perreira, K., Harris, K., & Lee, D. (2007). Immigrant youth in the labor market. *Work and Occupations*, 34(1), 5-34. doi:10.1177/0730888406295394
- Pew Research Center. (2008). *Immigrants work harder than blacks for low-pay*. Retrieved from <http://pewresearch.org/databank/dailynumber/?NumberID=431>
- Piore, M. (1979). *Birds of passage: Migrant labor and industrial societies*. Cambridge, UK: Cambridge University Press.
- Plunkett, S. W., & Bámaca-Gómez, M. Y. (2003). The relationship between parenting, acculturation, and adolescent academics in Mexican-origin immigrant families in Los Angeles. *Hispanic Journal of Behavioral Sciences*, 25, 222-239.
- Porras, J., Emery, S., & Thompson, M. (2007). *Success built to last: Creating a life that matters*. Upper Saddle River, NJ: Wharton School Publishing.
- Portes, A. (1998). Social capital: Its origins and applications in modern sociology. *Annual Review of Sociology*, 24, 1-24.

- Portes, A., & Jensen, L. (1989). The enclave and the entrants: Patterns of ethnic enterprise in Miami before and after Mariel. *American Sociological Review*, 54(6), 929-949.
- Portes, A., & Rumbaut, R. (2001). *Legacies: The story of the immigrant second generation*. Berkeley, CA: University of California Press.
- Portes, A., & Rumbaut, R. G. (2006). *A portrait of immigrant America* (3<sup>rd</sup> ed.). Berkeley, CA: University of California Press.
- Portes, A., & Sensenbrenner, J. (1993). Embeddedness and immigration: Notes on the social determinants of economic action. *American Journal of Sociology*, 98(6), 1320-1350.
- Portes, A., & Zhou, M. (1993). The new second generation: Segmented assimilation and its variants. *The ANNALS of the American Academy of Political and Social Science*, 530, 74-96.
- Poverty threshold. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Powell, A. (2000). *Suarez Orozcos' focus on the youngest immigrants*. Harvard Gazette Archives. Retrieved from [http://news.harvard.edu/gazette/2000/02.24/i\\_suarez.html](http://news.harvard.edu/gazette/2000/02.24/i_suarez.html).
- Prochaska-Cue, K., & Ziebarth, A. (1997). Growth and locational impacts for housing in small communities. *Rural Sociologist*, 62(1), 111-125. doi:10.1111/j.1549-0831.1997.tb00647.x
- Quigley, W. P. (2003). *Ending poverty as we know it*. Philadelphia, PA: Temple University Press.
- Ramirez, R. (2002). U.S. Hispanic population: 2002. *U.S. Census Bureau*. Retrieved from [http://www.eric.ed.gov/ERICWebPortal/custom/portlets/recordDetails/detailmini.jsp?\\_nfpb=true&\\_ERICExtSearch\\_SearchValue\\_0=ED478281&ERICExtSearch\\_SearchType\\_0=no&accno=ED478281](http://www.eric.ed.gov/ERICWebPortal/custom/portlets/recordDetails/detailmini.jsp?_nfpb=true&_ERICExtSearch_SearchValue_0=ED478281&ERICExtSearch_SearchType_0=no&accno=ED478281)
- Ramsey, D. (2008, April/May). Why be wealthy? Three things to do with your money. *Success*, pp. 100-101.
- Rank, M. R. (1994). *One living on the edge: The realities of welfare in America*. New York, NY: Columbia University Press.

- Rank, M. R. (2001, October). The effect of poverty on America's families: Assessing our research knowledge. *Journal of Family Issues*, 22(7), 882-903. doi: 10.1177/019251301022007005
- Rank, M. R. (2004). *One nation, underprivileged: Why American poverty affects us all*. New York, NY: Oxford University Press.
- Rank, M. R., & Hirschl, T. A. (1999). The likelihood of poverty across the American adult life span. *Social Work*, 44(3), 201-216.
- Rank, M. R., Yoon, H. S., & Hirschl, T. A. (2003). American poverty as a structural failing: Evidence and arguments. *Journal of Sociology & Social Welfare*, 30(4), 3-29.
- Ratcliffe, J. W. (1983). Notions of validity in qualitative research methodology. *Science Communication*, 5(2), 147-169.
- Rector, R. (2006). *Importing poverty: Immigration and poverty in the United States: A book of charts*. Retrieved from <http://www.heritage.org/research/reports/2006/10/importing-poverty-immigration-and-poverty-in-the-united-states-a-book-of-charts>
- Richards, L., & Morse, J. M. (2007). *Read me first for a user's guide to qualitative methods* (2<sup>nd</sup> ed.). Thousand Oaks, CA: Sage.
- Riis, J. A. (1890). *How the other half lives: Studies among the tenements of New York*. New York, NY: Charles Scribener's Sons.
- Roberge, M. (2003). *Generation 1.5 immigrant students: What special experiences, characteristics and educational needs do they bring to our English classes?* Paper presented at the 37th Annual TESOL (Teaching English to Speakers of Other Languages) Convention, Baltimore.
- Robinson, L. J., Schmid, A., & Marcelo, E. S. (2002). Is social capital really capital? *Review of Social Economy*, 60, 1-24.
- Rodríguez, G. (1999). *Criando a nuestros niños: Educando a niños Latinos en un mundo bicultural* [Raising our children: Educating Latino children in a bicultural environment]. New York, NY: Simon & Schuster.
- Rousseau, C., Drapeau, A., & Corin, E. (1996). School performance and emotional problems in refugee children. *American Journal of Orthopsychiatry*, 66, 239-251.
- Rudestam, K. E., & Newton, R. R. (2007). *Surviving your dissertation: A comprehensive guide to content and process*. Thousand Oaks, CA: Sage.

- Ruiz, R. (2005). *The one hour Hispanic millionaire: All Hispanic Americans have the freedom and the right to become millionaires*. San Marcos, TX: Wealth and Millionaire Publishing.
- Samora, J., & Vandel, S. P. (1993). *A history of the Mexican-American people*. South Bend, IN: University of Notre Dame Press.
- Samuda, R., & Woods, S. (Eds.). (1983). *Perspectives in immigrant and minority education*. New York, NY: University Press of America.
- Samuelson, R. J. (2006, October 2). Trickle-up economics? *Newsweek*, 40.
- Sánchez, D. R. (2006). *Hispanic realities impacting America: Implications for evangelism and missions*. Fort Worth, TX: Church Starting Network.
- Sanchez, M. (2006, October 22). For Hispanics, poverty is relative. *Washington Post*, p. B07. Retrieved from <http://www.washingtonpost.com/wp-dyn/content/article/2006/10/20/AR2006102001660.html>
- Sánchez-Albornoz, N. (1974). *The population of Latin America: A history*. Berkeley, CA: University of California.
- Sanders, J., & Nee, V. (1987). Limits of ethnic solidarity in the enclave economy. *American Sociological Review*, 52(6), 745-773.
- Santa-Maria, M., & Cornille, T. (2007, June). Traumatic stress, family separation, and attachment among Latin American immigrants. *Traumatology*, 13(2), 26-31.
- Santos, R., & Seitz, P. (1992). School-to-work experience of Hispanic youth. *Contemporary Policy Issues*, 10(4), 65-73.
- Schiff, L., & Gerlach, D. (2001). *The armchair millionaire*. New York, NY: Simon & Schuster.
- Schifferes, S. (2006, September 4). The end of the American Dream? *BBC News*. Retrieved from <http://news.bbc.co.uk/2/hi/business/5303590.stm>
- Schmidley, A. (2001). *Profile of the foreign-born population in the United States: 2000*. U.S. Census Bureau. Washington, DC: U.S. Government Printing Office.
- Schmidt, P. (1993). Hispanic poverty said linked to lack of education. *Education Week*, 92, 48-50.
- Schmidt, T. E. (1987). *Hostility to wealth in the synoptic gospels*. Sheffield, England: JSOT Press.

- Scholz, R. W., & Tietje, O. (2002). *Embedded case study methods: Integrating quantitative and qualitative knowledge*. Thousand Oaks, CA: Sage.
- Scouten, G. S. (2002). *Planting the American dream: English colonialism and the origins of American myth* (Unpublished doctoral dissertation). University of South Carolina at Columbia.
- Seccombe, K. (1999). *So you think I drive a Cadillac? Welfare recipients' perspectives on the system and its reform*. Needham Heights, MA: Allyn & Bacon.
- Seed, P. (1995). *Ceremonies of possession in Europe's conquest of the new world, 1492-1640*. New York, NY: Cambridge University Press.
- Seitles, M. (1996). *The perpetuation of residential racial segregation in America: Historical discrimination, modern forms of exclusion, and inclusionary remedies*. Retrieved from <http://www.law.fsu.edu/journals/landuse/Vol141/seit.htm>
- Semiotics. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Shaw, W. (1996). *The geography of United States poverty*. New York, NY: Garland Publishing.
- Sherman, A. (1994). *Wasting America's future*. Boston, MA: Beacon.
- Shinnar, R. S. (2007). A qualitative examination of Mexican immigrants' career development: Perceived barriers and motivators. *Journal of Career Development*, 33, 338-375.
- Shorris, E. (1992). *Latinos: A biography of the people*. New York, NY: Norton & Company.
- Sierra, J. A. (2008). *Fernando Ortiz on the phases of transculturation*. Retrieved from <http://www.historyofcuba.com/history/race/Ortiz-2.htm>
- Simmons, A. M. (1998, March). A statistical study in causes of poverty. *The American Journal of Sociology*, 3(5), 614-621.
- Simon, J. (1989). *The economic consequences of immigration*. Cambridge, MA: Blackwell.
- Sire, J. W. (2004). *Naming the elephant: Worldview as a concept*. Downers Grove, IL: InterVarsity Press.
- Sirgy, M. J. (1998). Materialism and quality of life. *Social Indicators Research*, 43, 227-260.

- Skehan, P. (1989). *Individual differences in second-language learning*. London, UK: Edward Arnold.
- Smeeding, T., & Phillips, K. R. (2002). Cross-national differences in employment and economic sufficiency. *The Annals of the American Academy of Political and Social Science*, 580, 103-133.
- Smeeding, T., Rainwater, L., & Burtles, G. (2000). *United States poverty in a cross-national context*. Syracuse, NY: Syracuse University, Maxwell School of Citizenship and Public Affairs. Retrieved from <http://www.prb.org/Articles/2002/PovertyintheUnitedStatesandOtherWesternCountries.aspx>
- Smith, J. (1986). *The complete works of captain John Smith (1580-1631)*. Chapel Hill, NC: Published for the Institute of Early American History and Culture, Williamsburg, VA, by the University of North Carolina Press.
- Solimano, A. (2004). *Political violence and economic development in Latin America: Issues and evidence*. New York, NY: United Nations Headquarters.
- Stake, E. R. (2006). *Multiple case study analysis*. New York, NY: Guilford Press.
- Stanley, T. J., & Danko, W. D. (1996). *The millionaire next door: The surprising secrets of America's wealthy*. New York, NY: Pocket Books.
- Stark, O. (1991). *The migration of labor*. Oxford, UK: Blackwell.
- Stevens, A. H. (1994). The dynamics of poverty spells: Updating Bane and Ellwood. *American Economic Review*, 84, 34-37.
- Street savvy. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Strum, P., & Selee, A. (Eds.). (2004). *The Hispanic challenge? What we know about Latino immigration*. Washington, DC: Woodrow Wilson International Center for Scholars, Division of United States Studies and Mexico Institute.
- Sturges, J. (1999). What it means to succeed: Personal conceptions of career success held by male and female managers at different ages. *British Journal of Management*, 10, 239-252.
- Suárez-Orozco, M. (1987). Towards a psycho-social understanding of Hispanic adaptation to United States schooling. In H. T. Trueba (Ed.), *Success or failure? Learning and the language minority student* (pp. 156-168). Cambridge, MA: Newbury House.

- Suárez-Orozco, M., Suárez-Orozco, C., & Todorova, I. (2008). *Learning a new land: Immigrant students in American society*. Cambridge, MA: The Belknap Press of Harvard University Press.
- Sullivan, A. (2003). *Economics: Principles in action*. Upper Saddle River, NJ: Pearson Prentice Hall.
- Suro, R. (2003). *Remittance senders and receivers: Tracking the transitional channels, multilateral investment fund*. Pew Hispanic Center and Bendixen Associates. Retrieved from [www.pewhispanic.org/site/docs/pdf/remittances%20Senders%20and%20Receivers%20Final.pdf](http://www.pewhispanic.org/site/docs/pdf/remittances%20Senders%20and%20Receivers%20Final.pdf)
- Suro, R., & Passel, J. (2003, October). *The rise of the second generation: Changing patterns in Hispanic population growth*. Washington, DC: Pew Hispanic Center. Retrieved from [www.pewhispanic.org](http://www.pewhispanic.org)
- Sustainability. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Symonds, W. (1968). *Virginia: A sermon preached at White-Chapel, 1609*. New York, NY: Da Capo.
- Terrion, J. L. (2006). Building social capital in vulnerable families: Success markers of a school-based intervention program. *Youth Society December*, 38(2), 155-176. doi: 10.1177/0044118X05282765
- Theodossakos, A. (2005). Appearance: Discrimination or legitimate qualification? *South Florida Business Journal*. Retrieved from <http://southflorida.bizjournals.com/southflorida/stories/2005/08/29/editorial1.html>
- Thornburgh, N. (2006, February 6). Inside the life of immigrants next door. *Time*, pp. 34-44.
- Torres, G., Pelham, B., & Crabtree, S. (2009). Half of new Latino immigrants to U.S. send money abroad. Retrieved from <http://www.gallup.com/poll/123140/Half-New-Latino-Immigrants-Send-Money-Abroad.aspx>
- Toussaint-Comeau, M. (2008, Fall). Do ethnic enclaves and networks promote immigrant self-employment? *Economic Perspectives*, 40Q. Retrieved from [http://www.chicagofed.org/digital\\_assets/publications/economic\\_perspectives/2008/ep\\_4qtr2008\\_part3\\_toussaint.pdf](http://www.chicagofed.org/digital_assets/publications/economic_perspectives/2008/ep_4qtr2008_part3_toussaint.pdf)
- Trejo, S. J. (1997). Why do Mexicans earn low wages? *Journal of Political Economy*, 102(2), 1235-1268.
- Tumulty, K. (2006, April 10). Should they stay, or should they go? *Time*, pp. 30-41.



- Turner, S. P. (1983). Weber on action. *American Sociological Review*, 48(4), 506-519.
- Tylor, E. B. (1871/1958). *Primitive culture*. New York, NY: Harper Torchbooks.
- Understanding. (2001). In *Webster's new world. College dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- United States Treasury. (2008). *Global poverty and inequality in the 20th century: Turning the corner?* Retrieved from <http://www.treasury.gov.au/documents/110/PDF/Round2.pdf>
- Upward mobility. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- U.S. Census Bureau. (2008). *U.S. Census Bureau's 2008 statistical abstract*. Retrieved from <http://flowingdata.com/2008/05/21/us-census-bureaus-2008-statistical-abstract-looking-at-americas-data/>
- U.S. Census Bureau. (2009). *Population by sex, age, and Hispanic origin type*. Retrieved from <http://www.census.gov/population/www/socdemo/hispanic/cps2008.html>
- U.S. Census Bureau. (2010). *People below poverty level and below 125% of poverty level by race and Hispanic origin: 1980 to 2007*. Retrieved from <http://www.census.gov/compendia/statab/2010/tables/10s0695.pdf>. See also "The Statistical 2011 Statistical Abstract" on <http://www.census.gov/compendia/statab/cats/population.html>
- U.S. Congress. (2005, May). *Remittances: International payments by migrants*. Retrieved from <http://www.cbo.gov/ftpdocs/63xx/doc6366/05-19-Remittances.pdf>
- U.S. Department of Commerce. (2010). *Poverty: 2008 and 2009*. Retrieved from <http://www.census.gov/prod/2010pubs/acsbr09-1.pdf>
- U.S. Department of Health and Human Services. (2010, April). *2009/2010 poverty guidelines*. Retrieved from <http://liheap.ncat.org/profiles/povertytables/FY2010/popstate.htm>
- U.S. Department of Homeland Security. (2010). *2009 yearbook of immigration statistics*. Washington, DC: U.S. Department of Homeland Security, Office of Immigration Statistics.
- Uslaner, E. M. (Ed.). (2001). *Social capital and participation in everyday life*. London, UK: Routledge.

- Validate. (n.d.). *The Oxford pocket dictionary of current English*. Retrieved from [www.encyclopedia.com/doc/1O999-validate.html](http://www.encyclopedia.com/doc/1O999-validate.html)
- Valverde, L. A. (2004, February). Latino education: Systemic change needed for serious improvement. *Education and Urban Society*, 36(2), 123-129.
- Van Biema, D., & Chu, J. (2006, September 18). Does God want you to be rich? *Time*, pp. 48-56.
- Vidal, M., Kilty, K., & Segal, E. (Eds.). (2000). *Latino poverty in the new century: Inequalities, challenges, and barriers*. New York, NY: Haworth Press.
- Waldinger, R., Aldrich, H., & Ward, R. (2006). *Ethnic entrepreneurs: Immigrant business in industrial societies*. Thousand Oaks, CA: Sage.
- Werbner, P. (2001). Metaphors of spatiality and networks in the plural city: A critique of the ethnic enclave economy debate. *Sociology*, 35(3), 671-693.
- Whitaker, A. (1613). *Good news from Virginia*. Retrieved from <http://etext.lib.virginia.edu/etcbin/jamestown-browse?id=J1024>
- White, E. G. (1930). *Messages to young people*. Nashville, TN: Southern Publishing Association.
- Whitener, L. A. (2001). Housing poverty in rural areas greater for racial and ethnic minorities. *Rural America*, 15(2), 2-7.
- Williams, D. R., & Collins, C. (1995). U.S. socioeconomic and racial differences in health: Patterns and explanations. *Annual Review of Sociology*, 21, 249-386.
- Wilson, K., & Portes, A. (1980). Immigrant enclaves: An analysis of the labor market experiences of Cubans in Miami. *The American Journal of Sociology*, 86(2), 295-319.
- Wilson, W. J. (1996). *When work disappears*. New York, NY: Free Press.
- Wolcott, H. F. (1990). On seeking—and rejecting—validity in qualitative research. In E. W. Eisner & A. Peshkin (Eds.), *Qualitative inquiry in education: The continuing debate* (pp. 121-152). New York, NY: Teachers College Press.
- Wolcott, H. F. (1994). *Transforming qualitative data: Description, analysis, and interpretation*. Thousand Oaks, CA: Sage.
- Wong, B. P. (1982). *Chinatown: Economic adaptation and ethnic identity of the Chinese*. New York, NY: Holt, Rinehart and Winston.

- Workman, D. (2008). *Millionaire wealth statistics by country*. Retrieved from [http://global-economy.suite101.com/article.cfm/millionaire\\_wealth\\_statistics\\_by\\_country](http://global-economy.suite101.com/article.cfm/millionaire_wealth_statistics_by_country)
- World Bank. (2010, February 17). *World bank updates poverty estimates for the developing world*. Retrieved from <http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTRESEARCH/0,,contentMDK:21882162~pagePK:64165401~piPK:64165026~theSitePK:469382,00.html>
- Wright, E. O. (1994). *Interrogating inequality*. London, UK: Verso.
- Xenophobia. (2001). In *Webster's new world college dictionary* (4<sup>th</sup> ed.). Foster City, CA: IDG Books Worldwide.
- Yin, R. K. (2002). *Case study research: Design and methods* (2<sup>rd</sup> ed.). Thousand Oaks, CA: Sage.
- Yin, R. K. (2009). *Case study research: Design and methods* (4<sup>th</sup> ed.). Thousand Oaks, CA: Sage.
- Yoffe, E. (2008, March 20). *And baby makes two*. Retrieved from <http://www.slate.com/id/2185944/pagenum/all/>
- Young, W. C. (1977). *A Christian approach to philosophy*. Grand Rapids: Baker Book House.
- Zapata, S. L. (2003). *12 secrets for successful Hispanic women*. Houston, TX: SuperSonic.
- Zelinski, E. J. (2007). *Real success without a real job: There is no life like it*. Berkeley, CA: Ten Speed Press.
- Zerubavel, E. (1992). *Terra cognita: The mental discovery of America*. New Brunswick, NJ: Rutgers UP.
- Zsembik, B. A. (2000). The Cuban ethnic economy and labor market outcomes of Latinos in metropolitan Florida. *Hispanic Journal of Behavioral Sciences*, 22, 223-236.

## VITA

## VITA

**Ricardo Norton**  
Born in Quepos, Costa Rica

### EDUCATION

2011—PhD in Leadership (Andrews University)  
1991—Fuller Theological Seminary (DMin).  
1981—Seventh-day Adventist Theological Seminary (MDiv).  
1976—Montemorelos University (BTh).

### PROFESSIONAL EXPERIENCE

#### **Full-time Teaching Experience**

1996-present—Associate professor of church growth (Andrews University—seminary).

#### **Other Professional Experience**

1976-1996—SDA minister (Southern California Conference).